

**The Standard**  
**Short Term Disability Plans and Rates**  
 2025-26 Plan Year

**VOLUNTARY ENROLLMENT - EMPLOYEE PAID PLANS**

Allows each employee to choose whether or not they wish to enroll. Premiums must be paid by the employee.

	<b>Voluntary Enrollment - Employee Paid</b>		
	<b>Plan 10</b>	<b>Plan 11</b>	<b>Plan 12</b>
Benefit Waiting Period (Days)	7	7	7
Benefit Duration (Days)	90	90	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 <sup>2</sup> / <sub>3</sub> %	70%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00069	0.00076	0.00080

**\* Maximum Monthly Pre-disability Earnings:**

For 60% Plan: The first \$10,833 of employee's monthly pre-disability earnings

For 66 <sup>2</sup>/<sub>3</sub>% Plan: The first \$9,750 of employee's monthly pre-disability earnings

For 70% Plan: The first \$9,286 of employee's monthly pre-disability earnings

## MANDATORY ENROLLMENT - EMPLOYER PAID PLANS

Requires all employees to enroll. Premiums must be paid by the employer.

	Mandatory Enrollment - Employer Paid		
	Plan 28	Plan 29**	Plan 30**
Benefit Waiting Period (Days)	7	7	7
Benefit Duration (Days)	90	90	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 $\frac{2}{3}$ %	70%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00072	0.00083	0.00084

## MANDATORY ENROLLMENT - EMPLOYEE PAID PLANS

Requires all employees to enroll. Premiums must be paid by the employee.

	Mandatory Enrollment - Employee Paid		
	Plan 46**	Plan 47**	Plan 48
Benefit Waiting Period (Days)	7	7	7
Benefit Duration (Days)	90	90	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 $\frac{2}{3}$ %	70%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00040	0.00045	0.00046

\*\*New plans, effective 9/1/2023

### \* Maximum Monthly Pre-disability Earnings:

For 60% Plan: The first \$10,833 of employee's monthly pre-disability earnings

For 66  $\frac{2}{3}$ % Plan: The first \$9,750 of employee's monthly pre-disability earnings

For 70% Plan: The first \$9,286 of employee's monthly pre-disability earnings