

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.

	Voluntary Enrollment - Employee Paid		
	Plan 10	Plan 11	Plan 12
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*)	0.00069	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 $\frac{2}{3}$ % 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

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