

**The Standard**  
**Short Term Disability Plans and Rates**  
2016-17 Plan Year (No change from 2015-16)

**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 1                               | Plan 2  | Plan 3  | Plan 4  | Plan 5  | Plan 6  | Plan 7  | Plan 8  | Plan 9  |
| Benefit Waiting Period (Days)  | 7                                    | 7       | 7       | 14      | 14      | 14      | 30      | 30      | 30      |
| Benefit Duration (Days)  | 60                                   | 60      | 60      | 60      | 60      | 60      | 60      | 60      | 60      |
| Maximum Monthly Benefit  | \$1,500                              | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 |
| Benefit Percentage   | 60%                                  | 66 ⅔%   | 70%     | 60%     | 66 ⅔%   | 70%     | 60%     | 66 ⅔%   | 70%     |
| Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*) | 0.00741                              | 0.00823 | 0.00864 | 0.00572 | 0.00635 | 0.00667 | 0.00384 | 0.00429 | 0.00451 |

|  | Plan 10 | Plan 11 | Plan 12 | Plan 13 | Plan 14 | Plan 15 | Plan 16 | Plan 17 |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| Benefit Waiting Period (Days)  | 7       | 7       | 7       | 14      | 14      | 14      | 30      | 30      |
| Benefit Duration (Days)  | 90      | 90      | 90      | 90      | 90      | 90      | 90      | 90      |
| Maximum Monthly Benefit  | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 |
| Benefit Percentage   | 60%     | 66 ⅔%   | 70%     | 60%     | 66 ⅔%   | 70%     | 60%     | 66 ⅔%   |
| Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*) | 0.00857 | 0.00952 | 0.00999 | 0.00674 | 0.00748 | 0.00785 | 0.00467 | 0.00519 |

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

- For 60% Plan: The first \$10,833 of employee's monthly pre-disability earnings
- For 66 ⅔% 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 19                              | Plan 20 | Plan 21 | Plan 22 | Plan 23 | Plan 25 | Plan 28 | Plan 31 | Plan 32 |  |
| Benefit Waiting Period (Days)  | 7                                    | 7       | 7       | 14      | 14      | 30      | 7       | 14      | 14      |  |
| Benefit Duration (Days)  | 60                                   | 60      | 60      | 60      | 60      | 60      | 90      | 90      | 90      |  |
| Maximum Monthly Benefit  | \$1,500                              | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 |  |
| Benefit Percentage   | 60%                                  | 66 ⅔%   | 70%     | 60%     | 66 ⅔%   | 60%     | 60%     | 60%     | 66 ⅔%   |  |
| Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*) | 0.00386                              | 0.00429 | 0.00451 | 0.00306 | 0.0034  | 0.0021  | 0.00451 | 0.00355 | 0.00394 |  |

|  | Plan 34 | Plan 35 |
|--|---------|---------|
| Benefit Waiting Period (Days)  | 30      | 30      |
| Benefit Duration (Days)  | 90      | 90      |
| Maximum Monthly Benefit  | \$1,500 | \$1,500 |
| Benefit Percentage   | 60%     | 66 ⅔%   |
| Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*) | 0.00242 | 0.00269 |

### MANDATORY ENROLLMENT - EMPLOYEE PAID PLANS

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

|  | Mandatory Enrollment - Employee Paid |         |         |
|--|--------------------------------------|---------|---------|
|  | Plan 37                              | Plan 39 | Plan 48 |
| Benefit Waiting Period (Days)  | 7                                    | 7       | 7       |
| Benefit Duration (Days)  | 60                                   | 60      | 90      |
| Maximum Monthly Benefit  | \$1,500                              | \$1,500 | \$1,500 |
| Benefit Percentage   | 60%                                  | 70%     | 70%     |
| Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*) | 0.00523                              | 0.00617 | 0.00581 |

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

- For 60% Plan: The first \$10,833 of employee's monthly pre-disability earnings
- For 66 ⅔% 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