

Age Band*	STD	LTD
< 25	.52	.28
25 – 29	.54	.31
30 – 34	.56	.33
35 – 39	.63	.43
40 – 44	.81	.56
45 – 49	.96	.74
50 – 54	1.12	1.07
55 – 59	1.51	1.27
60 – 64	1.93	1.39
65 – 69	2.21	1.56
70+	2.21	2.20

**Your age as of the next July 1st*

To calculate your per-paycheck cost for the STD coverage, complete the calculation below:

Annual Salary _____ ÷ 52 = Weekly Salary \$ _____ x 60 % = \$ _____ Weekly Benefit

Weekly Benefit \$ _____ ÷ 10 = \$ _____ X Rate _____ = \$ _____ Monthly Cost

Monthly Cost \$ _____ X 12 = Annual Cost \$ _____ ÷ _____ # of Paycycles = _____ Cost Per Pay Period**

To calculate your per-paycheck cost for the LTD coverage, complete the calculation below:

Annual Salary _____ ÷ 100 = _____ x _____ (Rate) = Your Annual Cost (\$) _____

Your Annual Cost (\$) _____ ÷ _____ (# of Paycycles per Year) = (\$) _____ Cost Per Pay Period **

For example, if you were 45 years old, earned \$45,000 annually, and were paid in 26 paycycles per year, your calculation would be:

STD: \$45,000 (Annual Salary) ÷ 52 = 865.38 x 60% = \$519.23 Your Weekly Benefit
 \$519.23 (Your Weekly Benefit) ÷ 10 = \$51.92 X .96 (Rate) = \$49.85 Monthly Cost
 \$49.85 (Monthly Cost) X 12 = \$598.20 (Annual Cost) ÷ 26 (# of paycycles) = \$23.01 per Pay Period**

LTD: \$45,000 (Annual Salary) ÷ 100 = 450 x .74 (Rate) = \$333.00 (Your Annual Cost)
 \$333.00 ÷ 26 (# of Paycycles Per Year) = \$12.81 Per Pay Period**

**** Final cost may vary slightly due to rounding differences. Your premium is based on your current salary and will increase as your salary increases.**