

Monthly premium factors for Supplemental Long Term Disability

Multiply the premium factor for your age and plan selection by your monthly earnings to determine your monthly premium.

| Age preceding January 1 | 90-day waiting period | 180-day waiting period |
|----------------------------|--------------------------|---------------------------|
| Under 31 | 0.00068 | 0.00053 |
| 31-40 | 0.00094 | 0.00073 |
| 41-50 | 0.00185 | 0.00141 |
| 51-60 | 0.00374 | 0.00287 |
| 61-65 | 0.00449 | 0.00344 |
| 66 and older | 0.00549 | 0.00422 |

How to calculate SLTD monthly premium

1. Divide gross annual salary by 12.
2. Multiply monthly salary by premium factor above.
3. Drop digits to right of two decimal places; do not round.
4. If number is even, this is the monthly premium.
5. If number is odd, add \$0.01 to determine monthly premium.