The Standard
Long Term Disability Plans and Rates
2011-12 Plan Year *(no change from 2010-11 Plan Year)*

Voluntary Enrollment / Employee Paid plans allow each employee to choose whether or not they wish to enroll, and premiums must be paid by the employee.

	Long Term Disability VOLUNTARY ENROLLMENT - EMPLOYEE PAID					
	Plan 1	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 5**	**Plan 6**
Benefit Waiting Period (days)	60	60	60	90	90	90
Maximum Monthly Benefit	$8,000	$8,000	$8,000	$8,000	$8,000	$8,000
Benefit Percentage	50%	60%	66 ⅔%	50%	60%	66 ⅔%
Monthly Premium = employee's average monthly wage multiplied by this rate (not to exceed Maximum Monthly Predisability Earnings*)	0.00350	0.00470	0.00590	0.00280	0.00380	0.00470

*** Maximum Monthly Predisability Earnings:**

For 50% plan: The first $16,000 of employee's monthly predisability earnings

For 60% plan: The first $13,333 of employee's monthly predisability earnings

For 66 ⅔% plan: The first $12,000 of employee's monthly predisability earnings

The Standard
Long Term Disability Plans and Rates
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Mandatory Enrollment / Employer Paid plans require all employees to enroll, and premiums must be paid by the employer.

	Long Term Disability MANDATORY ENROLLMENT - EMPLOYER PAID					
	Plan 7	**Plan 8**	**Plan 9**	**Plan 10**	**Plan 11**	**Plan 12**
Benefit Waiting Period (days)	60	60	60	90	90	90
Maximum Monthly Benefit	$8,000	$8,000	$8,000	$8,000	$8,000	$8,000
Benefit Percentage	50%	60%	66 ⅔%	50%	60%	66 ⅔%
Monthly Premium = employee's average monthly wage multiplied by this rate (not to exceed Maximum Monthly Predisability Earnings*)	0.00170	0.00250	0.00330	0.00140	0.00200	0.00270

* **Maximum Monthly Predisability Earnings:**

For 50% plan: The first $16,000 of employee's monthly predisability earnings

For 60% plan: The first $13,333 of employee's monthly predisability earnings

For 66 ⅔% plan: The first $12,000 of employee's monthly predisability earnings

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Mandatory Enrollment / Employee Paid plans require all employees to enroll, and premiums must be paid by the employee.

	Long Term Disability MANDATORY ENROLLMENT - EMPLOYEE PAID					
	Plan 13	**Plan 14**	**Plan 15**	**Plan 16**	**Plan 17**	**Plan 18**
Benefit Waiting Period (days)	60	60	60	90	90	90
Maximum Monthly Benefit	$8,000	$8,000	$8,000	$8,000	$8,000	$8,000
Benefit Percentage	50%	60%	66 ⅔%	50%	60%	66 ⅔%
Monthly Premium = employee's average monthly wage multiplied by this rate (not to exceed Maximum Monthly Predisability Earnings*)	0.00280	0.00370	0.00470	0.00220	0.00300	0.00380

*** Maximum Monthly Predisability Earnings:**

For 50% plan: The first $16,000 of employee's monthly predisability earnings

For 60% plan: The first $13,333 of employee's monthly predisability earnings

For 66 ⅔% plan: The first $12,000 of employee's monthly predisability earnings

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Mandatory Enrollment / Employer Paid plans require all employees to enroll, and premiums must be paid by the employer.

	Long Term Disability MANDATORY ENROLLMENT - EMPLOYER PAID			
	Plan 19	**Plan 20**	**Plan 21**	**Plan 22**
Benefit Waiting Period (days)	90	90	90	90
Maximum Monthly Benefit	$2,000	$3,000	$4,000	$6,000
Benefit Percentage	66 ⅔%	66 ⅔%	66 ⅔%	66 ⅔%
Monthly Premium = employee's average monthly wage multiplied by this rate (not to exceed Maximum Monthly Predisability Earnings*)	0.00250	0.00260	0.00265	0.00270

* Maximum Monthly Predisability Earnings:

For $2,000 plan: The first $3,000 of employee's monthly predisability earnings

For $3,000 plan: The first $4,500 of employee's monthly predisability earnings

For $4,000 plan: The first $6,000 of employee's monthly predisability earnings

For $6,000 plan: The first $9,000 of employee's monthly predisability earnings

The Standard
Long Term Disability Plans and Rates
2011-12 Plan Year *(no change from 2010-11 Plan Year)*

Mandatory Enrollment / Employee Paid plans require all employees to enroll, and premiums must be paid by the employee.

	Long Term Disability MANDATORY ENROLLMENT - EMPLOYEE PAID			
	Plan 23	**Plan 24**	**Plan 25**	**Plan 26**
Benefit Waiting Period (days)	90	90	90	90
Maximum Monthly Benefit	$2,000	$3,000	$4,000	$6,000
Benefit Percentage	66 ⅔%	66 ⅔%	66 ⅔%	66 ⅔%
Monthly Premium = employee's average monthly wage multiplied by this rate (not to exceed Maximum Monthly Predisability Earnings*)	0.00340	0.00355	0.00370	0.00380

* Maximum Monthly Predisability Earnings:

For $2,000 plan: The first $3,000 of employee's monthly predisability earnings

For $3,000 plan: The first $4,500 of employee's monthly predisability earnings

For $4,000 plan: The first $6,000 of employee's monthly predisability earnings

For $6,000 plan: The first $9,000 of employee's monthly predisability earnings