

The Standard Long Term Disability Plans and Rates 2015-16 Plan Year

(no change from 2014-15)

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*)	0.00412	0.00553	0.00694	0.00329	0.00447	0.00553

*** 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 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*)	0.00200	0.00295	0.00389	0.00165	0.00235	0.00318

*** 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
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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 ² / ₃ %	50%	60%	66 ² / ₃ %
Monthly Premium = employee's average monthly wage multiplied by this rate (not to exceed Maximum Monthly Predisability Earnings*)	0.00329	0.00436	0.00553	0.00259	0.00353	0.00447

*** 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 ²/₃% plan: The first \$12,000 of employee's monthly predisability earnings

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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 ² / ₃ %			
Monthly Premium = employee's average monthly wage multiplied by this rate (not to exceed Maximum Monthly Predisability Earnings*)	0.00295	0.00306	0.00311	0.00318

* 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

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Long Term Disability MANDATORY ENROLLMENT - EMPLOYEE PAID		
	Plan 23	Plan 24
Benefit Waiting Period (days)	90	90
Maximum Monthly Benefit	\$2,000	\$3,000
Benefit Percentage	66 ² / ₃ %	66 ² / ₃ %
Monthly Premium = employee's average monthly wage multiplied by this rate (not to exceed Maximum Monthly Predisability Earnings*)	0.00400	0.00418

* 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