

The Standard Short Term Disability Plans and Rates 2010-11 Plan Year

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

Short Term Disability 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 Weekly 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 Predisability Earnings*)	0.00637	0.00708	0.00743	0.00492	0.00546	0.00574	0.00330	0.00369	0.00388

Short Term Disability VOLUNTARY ENROLLMENT - EMPLOYEE PAID									
	Plan 10	Plan 11	Plan 12	Plan 13	Plan 14	Plan 15	Plan 16	Plan 17	Plan 18
Benefit Waiting Period (days)	7	7	7	14	14	14	30	30	30
Benefit Duration (days)	90	90	90	90	90	90	90	90	90
Maximum Weekly 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 Predisability Earnings*)	0.00737	0.00819	0.00859	0.00579	0.00643	0.00675	0.00402	0.00446	0.00468

*** Maximum Monthly Predisability Earnings:**

- For 60% plan: The first \$10,833 of employee's monthly predisability earnings
- For 66 ⅔% plan: The first \$9,750 of employee's monthly predisability earnings
- For 70% plan: The first \$9,286 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.

Short Term Disability MANDATORY ENROLLMENT - EMPLOYER PAID									
	Plan 19	Plan 20	Plan 21	Plan 22	Plan 23	Plan 24	Plan 25	Plan 26	Plan 27
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 Weekly 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 Predisability Earnings*)	0.00332	0.00369	0.00388	0.00263	0.00292	0.00307	0.00180	0.00200	0.00210

Short Term Disability MANDATORY ENROLLMENT - EMPLOYER PAID									
	Plan 28	Plan 29	Plan 30	Plan 31	Plan 32	Plan 33	Plan 34	Plan 35	Plan 36
Benefit Waiting Period (days)	7	7	7	14	14	14	30	30	30
Benefit Duration (days)	90	90	90	90	90	90	90	90	90
Maximum Weekly 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 Predisability Earnings*)	0.00388	0.00446	0.00452	0.00305	0.00339	0.00355	0.00208	0.00231	0.00242

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Short Term Disability MANDATORY ENROLLMENT - EMPLOYEE PAID									
	Plan 37	Plan 38	Plan 39	Plan 40	Plan 41	Plan 42	Plan 43	Plan 44	Plan 45
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 Weekly 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 Predisability Earnings*)	0.00450	0.00500	0.00530	0.00350	0.00390	0.00410	0.00200	0.00220	0.00230

Short Term Disability MANDATORY ENROLLMENT - EMPLOYEE PAID									
	Plan 46	Plan 47	Plan 48	Plan 49	Plan 50	Plan 51	Plan 52	Plan 53	Plan 54
Benefit Waiting Period (days)	7	7	7	14	14	14	30	30	30
Benefit Duration (days)	90	90	90	90	90	90	90	90	90
Maximum Weekly 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 Predisability Earnings*)	0.00430	0.00490	0.00500	0.00340	0.00380	0.00400	0.00240	0.00260	0.00280

*** Maximum Monthly Predisability Earnings:**

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- For 70% plan: The first \$9,286 of employee's monthly predisability earnings