

The Standard
Short 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 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*)	0.00741	0.00823	0.00864	0.00572	0.00635	0.00667	0.00384	0.00429	0.00451

Short Term Disability VOLUNTARY ENROLLMENT - EMPLOYEE PAID								
	Plan 10	Plan 11	Plan 12	Plan 13	Plan 14	Plan 15	Plan 16	Plan 17
Benefit Waiting Period (days)	7	7	7	14	14	14	30	30
Benefit Duration (days)	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
Benefit Percentage	60%	66 ⅔%	70%	60%	66 ⅔%	70%	60%	66 ⅔%
Monthly Premium = employee's average monthly wage multiplied by this rate (not to exceed Maximum Monthly Predisability Earnings*)	0.00857	0.00952	0.00999	0.00674	0.00748	0.00785	0.00467	0.00519

*** 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 25	Plan 28	Plan 31	Plan 32
Benefit Waiting Period (days)	7	7	7	14	14	30	7	14	14
Benefit Duration (days)	60	60	60	60	60	60	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%	60%	60%	60%	66 ⅔%
Monthly Premium = employee's average monthly wage multiplied by this rate (not to exceed Maximum Monthly Predisability Earnings*)	0.00386	0.00429	0.00451	0.00306	0.00340	0.00210	0.00451	0.00355	0.00394

Short Term Disability MANDATORY ENROLLMENT - EMPLOYER PAID		
	Plan 34	Plan 35
Benefit Waiting Period (days)	30	30
Benefit Duration (days)	90	90
Maximum Weekly Benefit	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%
Monthly Premium = employee's average monthly wage multiplied by this rate (not to exceed Maximum Monthly Predisability Earnings*)	0.00242	0.00269

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Short Term Disability MANDATORY ENROLLMENT - EMPLOYEE PAID			
	Plan 37	Plan 39	Plan 48
Benefit Waiting Period (days)	7	7	7
Benefit Duration (days)	60	60	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	70%	70%
Monthly Premium = employee's average monthly wage multiplied by this rate (not to exceed Maximum Monthly Predisability Earnings*)	0.00523	0.00617	0.00581

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- 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