

# Short-Term Disability Insurance Rate Calculation Form



You may elect 70% of your basic weekly earnings to a maximum benefit amount of \$1000 per week. Follow the steps below to calculate your maximum weekly benefit amount and monthly premium.

## Step 1

Enter your basic weekly pay (annual pay, divided by 52), rounded to the next higher \$1.00. 1. \_\_\_\_\_

## Step 2

Multiply the amount in Step 1 by 0.70 and enter the result. (note: amount cannot exceed the maximum benefit of \$1000). 2. \_\_\_\_\_

## Step 3

Divide the amount in Step 2 by 10 and enter that amount. 3. \_\_\_\_\_

## Step 4

Enter the rate determined by your age from the chart below. The rate will be reevaluated, according to your attained age, each subsequent policy anniversary. 4. \_\_\_\_\_

## Step 5

Multiply the amount in Step 3 by the amount in Step 4 and enter it here. This is your approximate monthly premium. 5. \_\_\_\_\_

Your Age	Rate
<25	\$0.383
25-29	\$0.359
30-34	\$0.357
35-39	\$0.300
40-44	\$0.272
45-49	\$0.300

Your Age	Rate
50-54	\$0.336
55-59	\$0.386
60-64	\$0.436
65-69	\$0.383
70+	\$0.383