

**2025 Monthly Premiums for Long-term Disability**

LTD: EMPLOYEE'S AGE (PER \$100 OF COVERED MONTHLY SALARY)										
Benefit %/ Elimination Period	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Option 1 60%/90 days – Employee Premium	\$.06	\$.06	\$.12	\$.17	\$.22	\$.27	\$.32	\$.42	\$.28	\$.28
Option 2 60%/180 days – Employee Premium	\$.05	\$.05	\$.09	\$.14	\$.17	\$.21	\$.25	\$.33	\$.22	\$.22
Option 3 63%/90 days - Employee Premium for State Offline Agencies	\$.07	\$.07	\$.14	\$.21	\$.27	\$.33	\$.39	\$.52	\$.34	\$.34
Option 3 63%/90 days – Employee Premium for Central State Government and State Higher Education	\$.00	\$.00	\$.00	\$.00	\$.00	\$.00	\$.00	\$.00	\$.00	\$.00
Option 3 63%/90 days – Employer Premium for Central State Government and State Higher Education	\$.278	\$.278	\$.278	\$.278	\$.278	\$.278	\$.278	\$.278	\$.278	\$.278
Option 4 63%/180 days – Employee Premium	\$.06	\$.06	\$.12	\$.17	\$.21	\$.26	\$.31	\$.41	\$.27	\$.27

OPTION 1 OR 2 TO CALCULATE YOUR MONTHLY PAYROLL DEDUCTION, USE THIS FORMULA	
Average monthly earnings (not to exceed \$12,500)**	Line 1:
Line 1 divided by 100	Line 2:
Rate from the rate table	Line 3:
Multiply Line 2 by Line 3	Line 4:
The amount shown on Line 4 is your estimated monthly payroll deduction	

OPTION 4 TO CALCULATE YOUR MONTHLY PAYROLL DEDUCTION, USE THIS FORMULA	
Average monthly earnings (not to exceed \$15,873.02)**	Line 1:
Line 1 divided by 100	Line 2:
Rate from the rate table	Line 3:
Multiply Line 2 by Line 3	Line 4:
The amount shown on Line 4 is your estimated monthly payroll deduction	

\*\*Base annual salary divided by 12

EXAMPLE LONG-TERM DISABILITY PREMIUM CALCULATION OPTION 1	
Annual salary	\$35,000
Covered monthly salary	\$2,916.67
Number of 100s in average monthly earnings	\$29.17
Monthly premium rate per \$100 (age 45-49)	\$0.22
Monthly premium due	\$6.42

EXAMPLE LONG-TERM DISABILITY PREMIUM CALCULATION OPTION 3 — CENTRAL STATE GOVERNMENT AND STATE HIGHER EDUCATION	
Annual salary	\$35,000
Covered monthly salary	\$2,916.67
Number of 100s in average monthly earnings	\$29.17
Monthly premium rate per \$100 (45-49)	\$0.00
Monthly premium due – Employee (Employer Prem = \$.278 x 29.17 = \$8.11)	\$0.00