2021 Monthly premium factors for Supplemental Long Term Disability

PEBA℠
SC Retirement Systems and State Health Plan

Multiply the premium factor for your age and plan selection by your monthly earnings to determine your monthly premium.

Age preceding January 1	90-day waiting period	180-day waiting period
Under 31	0.00062	0.00049
31-40	0.00086	0.00067
41-50	0.00170	0.00129
51-60	0.00343	0.00263
61-65	0.00412	0.00316
66 and older	0.00504	0.00387

How to calculate SLTD monthly premium:

1. Divide gross annual salary by 12.
2. Multiply monthly salary by premium factor above.
3. Drop digits to right of two decimal places; do not round.
4. If number is even, this is the monthly premium.
5. If number is odd, add $0.01 to determine monthly premium.