



# Monthly premium factors for Supplemental Long Term Disability

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                | 0.00068               | 0.00053                |
| 31-40                   | 0.00094               | 0.00073                |
| 41-50                   | 0.00185               | 0.00141                |
| 51-60                   | 0.00374               | 0.00287                |
| 61-65                   | 0.00449               | 0.00344                |
| 66 and older            | 0.00549               | 0.00422                |

### 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.