

2017 Supplemental Disability Rates

Multiply rate by your full-time monthly salary

Age	Waiting Period			
	7 days	30 days	90 days	180 days
<35	\$ 0.0049	\$ 0.0018	\$ 0.0016	\$ 0.0007
35 – 39	\$ 0.0052	\$ 0.0019	\$ 0.0017	\$ 0.0008
40 – 44	\$ 0.0059	\$ 0.0026	\$ 0.0021	\$ 0.0012
45 – 49	\$ 0.0064	\$ 0.0029	\$ 0.0026	\$ 0.0016
50 – 54	\$ 0.0081	\$ 0.0037	\$ 0.0031	\$ 0.0025
55 – 59	\$ 0.0096	\$ 0.0053	\$ 0.0045	\$ 0.0040
60 – 64	\$ 0.0133	\$ 0.0087	\$ 0.0075	\$ 0.0071
65 – 69	\$ 0.0118	\$ 0.0068	\$ 0.0059	\$ 0.0052
70+	\$ 0.0089	\$ 0.0038	\$ 0.0032	\$ 0.0021

1. Find the rate for your age and waiting period.

\$ _____
Monthly rate

2. Multiply the rate by your gross monthly covered salary* up to \$21,429 per month. If your salary is higher, use \$21,429.

x \$ _____
Gross monthly covered salary

3. This is your estimated monthly premium.

= \$ _____
Monthly premium

* Use the full-time monthly covered salary rate for your position, even if you work part time. Premiums are based on the full-time salary rate for your position; if you normally work less than full time, benefits will be based on your part-time earnings. Do not include special pay, such as overtime.