

Supplemental Disability				
<i>2016 Multiply rate by your full-time monthly salary</i>				
Age	Waiting Period			
	7 days	30 days	90 days	180 days
<35	0.00490	0.00180	0.00160	0.00070
35 – 39	0.00520	0.00190	0.00170	0.00080
40 – 44	0.00590	0.00260	0.00210	0.00120
45 – 49	0.00640	0.00290	0.00260	0.00160
50 – 54	0.00810	0.00370	0.00310	0.00250
55 – 59	0.00960	0.00530	0.00450	0.00400
60 – 64	0.01330	0.00870	0.00750	0.00710
65 – 69	0.01180	0.00680	0.00590	0.00520
70+	0.00890	0.00380	0.00320	0.00210

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.