

# PREMIUM WORKSHEET



Rates and/or benefits can change. Rates are based on the employee's age and increase as you enter each new age category.

VOLUNTARY LONG TERM DISABILITY INSURANCE												
Monthly Premium Amount (Cost per Pay Period – 12/Year)												
Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rates	\$0.0210	\$0.0280	\$0.0420	\$0.0710	\$0.1230	\$0.1830	\$0.2680	\$0.3240	\$0.2470	\$0.1340	\$0.1340	\$0.1340

To calculate your monthly premium amount, use the following formula.

$$\begin{array}{ccccccc}
 \underline{\hspace{2cm}} & \div 12 = & \underline{\hspace{2cm}} & + 100 = & \underline{\hspace{2cm}} & \times & \underline{\hspace{2cm}} = & \underline{\hspace{2cm}} \\
 \text{Your Annual Earnings} & & \text{Your Monthly Earnings} & & & \text{Rate} & & \text{Premium Amount} \\
 \text{Maximum = \$269,987} & & & & & & & 
 \end{array}$$