

The Standard
Short Term Disability Plans and Rates
2017-18 Plan Year (No change from 2016-17)

VOLUNTARY ENROLLMENT - EMPLOYEE PAID PLANS

Allows each employee to choose whether or not they wish to enroll. Premiums must be paid by the employee.

	Voluntary Enrollment - Employee Paid								
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9
Benefit Waiting Period (Days)	7	7	7	14	14	14	30	30	30
Benefit Duration (Days)	60	60	60	60	60	60	60	60	60
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%	70%	60%	66 ⅔%	70%	60%	66 ⅔%	70%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*)	0.00741	0.00823	0.00864	0.00572	0.00635	0.00667	0.00384	0.00429	0.00451

	Plan 10	Plan 11	Plan 12	Plan 13	Plan 14	Plan 15	Plan 16	Plan 17
Benefit Waiting Period (Days)	7	7	7	14	14	14	30	30
Benefit Duration (Days)	90	90	90	90	90	90	90	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%	70%	60%	66 ⅔%	70%	60%	66 ⅔%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*)	0.00857	0.00952	0.00999	0.00674	0.00748	0.00785	0.00467	0.00519

*** Maximum Monthly Pre-disability Earnings:**

- For 60% Plan: The first \$10,833 of employee's monthly pre-disability earnings
- For 66 ⅔% Plan: The first \$9,750 of employee's monthly pre-disability earnings
- For 70% Plan: The first \$9,286 of employee's monthly pre-disability earnings



MANDATORY ENROLLMENT - EMPLOYER PAID PLANS

Requires all employees to enroll. Premiums must be paid by the employer.

	Mandatory Enrollment - Employer Paid									
	Plan 19	Plan 20	Plan 21	Plan 22	Plan 23	Plan 25	Plan 28	Plan 31	Plan 32	
Benefit Waiting Period (Days)	7	7	7	14	14	30	7	14	14	
Benefit Duration (Days)	60	60	60	60	60	60	90	90	90	
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	
Benefit Percentage	60%	66 ⅔%	70%	60%	66 ⅔%	60%	60%	60%	66 ⅔%	
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*)	0.00386	0.00429	0.00451	0.00306	0.0034	0.0021	0.00451	0.00355	0.00394	

	Plan 34	Plan 35
Benefit Waiting Period (Days)	30	30
Benefit Duration (Days)	90	90
Maximum Weekly Benefit	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*)	0.00242	0.00269

MANDATORY ENROLLMENT - EMPLOYEE PAID PLANS

Requires all employees to enroll. Premiums must be paid by the employee.

	Mandatory Enrollment - Employee Paid		
	Plan 37	Plan 39	Plan 48
Benefit Waiting Period (Days)	7	7	7
Benefit Duration (Days)	60	60	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	70%	70%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*)	0.00523	0.00617	0.00581

*** Maximum Monthly Pre-disability Earnings:**

- For 60% Plan: The first \$10,833 of employee's monthly pre-disability earnings
- For 66 ⅔% Plan: The first \$9,750 of employee's monthly pre-disability earnings
- For 70% Plan: The first \$9,286 of employee's monthly pre-disability earnings

