



Worksite Short Term Disability Option 1

You may select a minimum weekly benefit of \$100 up to a maximum weekly benefit of \$1,750, in increments of \$50, not to exceed 70% of your weekly pre-disability earnings.

Elimination Period
7 days injury / 7 days sickness

Maximum Benefit Duration
25 weeks

Pre-Existing Condition Period
3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a weekly benefit of:	Age Group											
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$7,429	\$100	\$11.20	\$11.20	\$12.55	\$11.52	\$8.31	\$6.81	\$7.59	\$8.80	\$10.79	\$12.47	\$13.69	\$14.51
\$11,143	\$150	\$16.80	\$16.80	\$18.83	\$17.28	\$12.47	\$10.22	\$11.39	\$13.20	\$16.19	\$18.71	\$20.54	\$21.77
\$14,857	\$200	\$22.40	\$22.40	\$25.10	\$23.04	\$16.62	\$13.62	\$15.18	\$17.60	\$21.58	\$24.94	\$27.38	\$29.02
\$18,571	\$250	\$28.00	\$28.00	\$31.38	\$28.80	\$20.78	\$17.03	\$18.98	\$22.00	\$26.98	\$31.18	\$34.23	\$36.28
\$22,286	\$300	\$33.60	\$33.60	\$37.65	\$34.56	\$24.93	\$20.43	\$22.77	\$26.40	\$32.37	\$37.41	\$41.07	\$43.53
\$26,000	\$350	\$39.20	\$39.20	\$43.93	\$40.32	\$29.09	\$23.84	\$26.57	\$30.80	\$37.77	\$43.65	\$47.92	\$50.79
\$29,714	\$400	\$44.80	\$44.80	\$50.20	\$46.08	\$33.24	\$27.24	\$30.36	\$35.20	\$43.16	\$49.88	\$54.76	\$58.04
\$33,429	\$450	\$50.40	\$50.40	\$56.48	\$51.84	\$37.40	\$30.65	\$34.16	\$39.60	\$48.56	\$56.12	\$61.61	\$65.30
\$37,143	\$500	\$56.00	\$56.00	\$62.75	\$57.60	\$41.55	\$34.05	\$37.95	\$44.00	\$53.95	\$62.35	\$68.45	\$72.55
\$40,857	\$550	\$61.60	\$61.60	\$69.03	\$63.36	\$45.71	\$37.46	\$41.75	\$48.40	\$59.35	\$68.59	\$75.30	\$79.81
\$44,571	\$600	\$67.20	\$67.20	\$75.30	\$69.12	\$49.86	\$40.86	\$45.54	\$52.80	\$64.74	\$74.82	\$82.14	\$87.06
\$48,286	\$650	\$72.80	\$72.80	\$81.58	\$74.88	\$54.02	\$44.27	\$49.34	\$57.20	\$70.14	\$81.06	\$88.99	\$94.32
\$52,000	\$700	\$78.40	\$78.40	\$87.85	\$80.64	\$58.17	\$47.67	\$53.13	\$61.60	\$75.53	\$87.29	\$95.83	\$101.57
\$55,714	\$750	\$84.00	\$84.00	\$94.13	\$86.40	\$62.33	\$51.08	\$56.93	\$66.00	\$80.93	\$93.53	\$102.68	\$108.83
\$59,429	\$800	\$89.60	\$89.60	\$100.40	\$92.16	\$66.48	\$54.48	\$60.72	\$70.40	\$86.32	\$99.76	\$109.52	\$116.08
\$63,143	\$850	\$95.20	\$95.20	\$106.68	\$97.92	\$70.64	\$57.89	\$64.52	\$74.80	\$91.72	\$106.00	\$116.37	\$123.34
\$66,857	\$900	\$100.80	\$100.80	\$112.95	\$103.68	\$74.79	\$61.29	\$68.31	\$79.20	\$97.11	\$112.23	\$123.21	\$130.59
\$70,571	\$950	\$106.40	\$106.40	\$119.23	\$109.44	\$78.95	\$64.70	\$72.11	\$83.60	\$102.51	\$118.47	\$130.06	\$137.85
\$74,286	\$1,000	\$112.00	\$112.00	\$125.50	\$115.20	\$83.10	\$68.10	\$75.90	\$88.00	\$107.90	\$124.70	\$136.90	\$145.10
\$78,000	\$1,050	\$117.60	\$117.60	\$131.78	\$120.96	\$87.26	\$71.51	\$79.70	\$92.40	\$113.30	\$130.94	\$143.75	\$152.36
\$81,714	\$1,100	\$123.20	\$123.20	\$138.05	\$126.72	\$91.41	\$74.91	\$83.49	\$96.80	\$118.69	\$137.17	\$150.59	\$159.61
\$85,429	\$1,150	\$128.80	\$128.80	\$144.33	\$132.48	\$95.57	\$78.32	\$87.29	\$101.20	\$124.09	\$143.41	\$157.44	\$166.87
\$89,143	\$1,200	\$134.40	\$134.40	\$150.60	\$138.24	\$99.72	\$81.72	\$91.08	\$105.60	\$129.48	\$149.64	\$164.28	\$174.12
\$92,857	\$1,250	\$140.00	\$140.00	\$156.88	\$144.00	\$103.88	\$85.13	\$94.88	\$110.00	\$134.88	\$155.88	\$171.13	\$181.38
\$96,571	\$1,300	\$145.60	\$145.60	\$163.15	\$149.76	\$108.03	\$88.53	\$98.67	\$114.40	\$140.27	\$162.11	\$177.97	\$188.63
\$100,286	\$1,350	\$151.20	\$151.20	\$169.43	\$155.52	\$112.19	\$91.94	\$102.47	\$118.80	\$145.67	\$168.35	\$184.82	\$195.89
\$104,000	\$1,400	\$156.80	\$156.80	\$175.70	\$161.28	\$116.34	\$95.34	\$106.26	\$123.20	\$151.06	\$174.58	\$191.66	\$203.14
\$107,714	\$1,450	\$162.40	\$162.40	\$181.98	\$167.04	\$120.50	\$98.75	\$110.06	\$127.60	\$156.46	\$180.82	\$198.51	\$210.40
\$111,429	\$1,500	\$168.00	\$168.00	\$188.25	\$172.80	\$124.65	\$102.15	\$113.85	\$132.00	\$161.85	\$187.05	\$205.35	\$217.65
\$115,143	\$1,550	\$173.60	\$173.60	\$194.53	\$178.56	\$128.81	\$105.56	\$117.65	\$136.40	\$167.25	\$193.29	\$212.20	\$224.91
\$118,857	\$1,600	\$179.20	\$179.20	\$200.80	\$184.32	\$132.96	\$108.96	\$121.44	\$140.80	\$172.64	\$199.52	\$219.04	\$232.16
\$122,571	\$1,650	\$184.80	\$184.80	\$207.08	\$190.08	\$137.12	\$112.37	\$125.24	\$145.20	\$178.04	\$205.76	\$225.89	\$239.42
\$126,286	\$1,700	\$190.40	\$190.40	\$213.35	\$195.84	\$141.27	\$115.77	\$129.03	\$149.60	\$183.43	\$211.99	\$232.73	\$246.67
\$130,000	\$1,750	\$196.00	\$196.00	\$219.63	\$201.60	\$145.43	\$119.18	\$132.83	\$154.00	\$188.83	\$218.23	\$239.58	\$253.93

Note: Premiums are based on your age as of 07/01 and amount of coverage chosen.

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Worksite Short Term Disability Option 2

You may select a minimum weekly benefit of \$100 up to a maximum weekly benefit of \$1,750, in increments of \$50, not to exceed 70% of your weekly pre-disability earnings.

Elimination Period
14 days injury / 14 days sickness

Maximum Benefit Duration
24 weeks

Pre-Existing Condition Period
3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a weekly benefit of:	Payroll Deduction Illustration: Monthly											
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$7,429	\$100	\$10.77	\$10.77	\$12.09	\$10.76	\$7.35	\$5.61	\$6.17	\$8.77	\$8.77	\$10.13	\$11.13	\$11.80
\$11,143	\$150	\$16.16	\$16.16	\$18.14	\$16.14	\$11.03	\$8.42	\$9.26	\$13.16	\$13.16	\$15.20	\$16.70	\$17.70
\$14,857	\$200	\$21.54	\$21.54	\$24.18	\$21.52	\$14.70	\$11.22	\$12.34	\$17.54	\$17.54	\$20.26	\$22.26	\$23.60
\$18,571	\$250	\$26.93	\$26.93	\$30.23	\$26.90	\$18.38	\$14.03	\$15.43	\$21.93	\$21.93	\$25.33	\$27.83	\$29.50
\$22,286	\$300	\$32.31	\$32.31	\$36.27	\$32.28	\$22.05	\$16.83	\$18.51	\$26.31	\$26.31	\$30.39	\$33.39	\$35.40
\$26,000	\$350	\$37.70	\$37.70	\$42.32	\$37.66	\$25.73	\$19.64	\$21.60	\$30.70	\$30.70	\$35.46	\$38.96	\$41.30
\$29,714	\$400	\$43.08	\$43.08	\$48.36	\$43.04	\$29.40	\$22.44	\$24.68	\$35.08	\$35.08	\$40.52	\$44.52	\$47.20
\$33,429	\$450	\$48.47	\$48.47	\$54.41	\$48.42	\$33.08	\$25.25	\$27.77	\$39.47	\$39.47	\$45.59	\$50.09	\$53.10
\$37,143	\$500	\$53.85	\$53.85	\$60.45	\$53.80	\$36.75	\$28.05	\$30.85	\$43.85	\$43.85	\$50.65	\$55.65	\$59.00
\$40,857	\$550	\$59.24	\$59.24	\$66.50	\$59.18	\$40.43	\$30.86	\$33.94	\$48.24	\$48.24	\$55.72	\$61.22	\$64.90
\$44,571	\$600	\$64.62	\$64.62	\$72.54	\$64.56	\$44.10	\$33.66	\$37.02	\$52.62	\$52.62	\$60.78	\$66.78	\$70.80
\$48,286	\$650	\$70.01	\$70.01	\$78.59	\$69.94	\$47.78	\$36.47	\$40.11	\$57.01	\$57.01	\$65.85	\$72.35	\$76.70
\$52,000	\$700	\$75.39	\$75.39	\$84.63	\$75.32	\$51.45	\$39.27	\$43.19	\$61.39	\$61.39	\$70.91	\$77.91	\$82.60
\$55,714	\$750	\$80.78	\$80.78	\$90.68	\$80.70	\$55.13	\$42.08	\$46.28	\$65.78	\$65.78	\$75.98	\$83.48	\$88.50
\$59,429	\$800	\$86.16	\$86.16	\$96.72	\$86.08	\$58.80	\$44.88	\$49.36	\$70.16	\$70.16	\$81.04	\$89.04	\$94.40
\$63,143	\$850	\$91.55	\$91.55	\$102.77	\$91.46	\$62.48	\$47.69	\$52.45	\$74.55	\$74.55	\$86.11	\$94.61	\$100.30
\$66,857	\$900	\$96.93	\$96.93	\$108.81	\$96.84	\$66.15	\$50.49	\$55.53	\$78.93	\$78.93	\$91.17	\$100.17	\$106.20
\$70,571	\$950	\$102.32	\$102.32	\$114.86	\$102.22	\$69.83	\$53.30	\$58.62	\$83.32	\$83.32	\$96.24	\$105.74	\$112.10
\$74,286	\$1,000	\$107.70	\$107.70	\$120.90	\$107.60	\$73.50	\$56.10	\$61.70	\$87.70	\$87.70	\$101.30	\$111.30	\$118.00
\$78,000	\$1,050	\$113.09	\$113.09	\$126.95	\$112.98	\$77.18	\$58.91	\$64.79	\$92.09	\$92.09	\$106.37	\$116.87	\$123.90
\$81,714	\$1,100	\$118.47	\$118.47	\$132.99	\$118.36	\$80.85	\$61.71	\$67.87	\$96.47	\$96.47	\$111.43	\$122.43	\$129.80
\$85,429	\$1,150	\$123.86	\$123.86	\$139.04	\$123.74	\$84.53	\$64.52	\$70.96	\$100.86	\$100.86	\$116.50	\$128.00	\$135.70
\$89,143	\$1,200	\$129.24	\$129.24	\$145.08	\$129.12	\$88.20	\$67.32	\$74.04	\$105.24	\$105.24	\$121.56	\$133.56	\$141.60
\$92,857	\$1,250	\$134.63	\$134.63	\$151.13	\$134.50	\$91.88	\$70.13	\$77.13	\$109.63	\$109.63	\$126.63	\$139.13	\$147.50
\$96,571	\$1,300	\$140.01	\$140.01	\$157.17	\$139.88	\$95.55	\$72.93	\$80.21	\$114.01	\$114.01	\$131.69	\$144.69	\$153.40
\$100,286	\$1,350	\$145.40	\$145.40	\$163.22	\$145.26	\$99.23	\$75.74	\$83.30	\$118.40	\$118.40	\$136.76	\$150.26	\$159.30
\$104,000	\$1,400	\$150.78	\$150.78	\$169.26	\$150.64	\$102.90	\$78.54	\$86.38	\$122.78	\$122.78	\$141.82	\$155.82	\$165.20
\$107,714	\$1,450	\$156.17	\$156.17	\$175.31	\$156.02	\$106.58	\$81.35	\$89.47	\$127.17	\$127.17	\$146.89	\$161.39	\$171.10
\$111,429	\$1,500	\$161.55	\$161.55	\$181.35	\$161.40	\$110.25	\$84.15	\$92.55	\$131.55	\$131.55	\$151.95	\$166.95	\$177.00
\$115,143	\$1,550	\$166.94	\$166.94	\$187.40	\$166.78	\$113.93	\$86.96	\$95.64	\$135.94	\$135.94	\$157.02	\$172.52	\$182.90
\$118,857	\$1,600	\$172.32	\$172.32	\$193.44	\$172.16	\$117.60	\$89.76	\$98.72	\$140.32	\$140.32	\$162.08	\$178.08	\$188.80
\$122,571	\$1,650	\$177.71	\$177.71	\$199.49	\$177.54	\$121.28	\$92.57	\$101.81	\$144.71	\$144.71	\$167.15	\$183.65	\$194.70
\$126,286	\$1,700	\$183.09	\$183.09	\$205.53	\$182.92	\$124.95	\$95.37	\$104.89	\$149.09	\$149.09	\$172.21	\$189.21	\$200.60
\$130,000	\$1,750	\$188.48	\$188.48	\$211.58	\$188.30	\$128.63	\$98.18	\$107.98	\$153.48	\$153.48	\$177.28	\$194.78	\$206.50

Note: Premiums are based on your age as of 07/01 and amount of coverage chosen.

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Worksite Short Term Disability Option 3

You may select a minimum weekly benefit of \$100 up to a maximum weekly benefit of \$1,750, in increments of \$50, not to exceed 70% of your weekly pre-disability earnings.

Elimination Period
30 days injury / 30 days sickness

Maximum Benefit Duration
22 weeks

Pre-Existing Condition Period
3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a weekly benefit of:	Payroll Deduction Illustration: Monthly											
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$7,429	\$100	\$5.96	\$5.96	\$6.67	\$6.24	\$4.67	\$3.97	\$4.45	\$5.16	\$6.32	\$7.31	\$8.03	\$8.51
\$11,143	\$150	\$8.94	\$8.94	\$10.01	\$9.36	\$7.01	\$5.96	\$6.68	\$7.74	\$9.48	\$10.97	\$12.05	\$12.77
\$14,857	\$200	\$11.92	\$11.92	\$13.34	\$12.48	\$9.34	\$7.94	\$8.90	\$10.32	\$12.64	\$14.62	\$16.06	\$17.02
\$18,571	\$250	\$14.90	\$14.90	\$16.68	\$15.60	\$11.68	\$9.93	\$11.13	\$12.90	\$15.80	\$18.28	\$20.08	\$21.28
\$22,286	\$300	\$17.88	\$17.88	\$20.01	\$18.72	\$14.01	\$11.91	\$13.35	\$15.48	\$18.96	\$21.93	\$24.09	\$25.53
\$26,000	\$350	\$20.86	\$20.86	\$23.35	\$21.84	\$16.35	\$13.90	\$15.58	\$18.06	\$22.12	\$25.59	\$28.11	\$29.79
\$29,714	\$400	\$23.84	\$23.84	\$26.68	\$24.96	\$18.68	\$15.88	\$17.80	\$20.64	\$25.28	\$29.24	\$32.12	\$34.04
\$33,429	\$450	\$26.82	\$26.82	\$30.02	\$28.08	\$21.02	\$17.87	\$20.03	\$23.22	\$28.44	\$32.90	\$36.14	\$38.30
\$37,143	\$500	\$29.80	\$29.80	\$33.35	\$31.20	\$23.35	\$19.85	\$22.25	\$25.80	\$31.60	\$36.55	\$40.15	\$42.55
\$40,857	\$550	\$32.78	\$32.78	\$36.69	\$34.32	\$25.69	\$21.84	\$24.48	\$28.38	\$34.76	\$40.21	\$44.17	\$46.81
\$44,571	\$600	\$35.76	\$35.76	\$40.02	\$37.44	\$28.02	\$23.82	\$26.70	\$30.96	\$37.92	\$43.86	\$48.18	\$51.06
\$48,286	\$650	\$38.74	\$38.74	\$43.36	\$40.56	\$30.36	\$25.81	\$28.93	\$33.54	\$41.08	\$47.52	\$52.20	\$55.32
\$52,000	\$700	\$41.72	\$41.72	\$46.69	\$43.68	\$32.69	\$27.79	\$31.15	\$36.12	\$44.24	\$51.17	\$56.21	\$59.57
\$55,714	\$750	\$44.70	\$44.70	\$50.03	\$46.80	\$35.03	\$29.78	\$33.38	\$38.70	\$47.40	\$54.83	\$60.23	\$63.83
\$59,429	\$800	\$47.68	\$47.68	\$53.36	\$49.92	\$37.36	\$31.76	\$35.60	\$41.28	\$50.56	\$58.48	\$64.24	\$68.08
\$63,143	\$850	\$50.66	\$50.66	\$56.70	\$53.04	\$39.70	\$33.75	\$37.83	\$43.86	\$53.72	\$62.14	\$68.26	\$72.34
\$66,857	\$900	\$53.64	\$53.64	\$60.03	\$56.16	\$42.03	\$35.73	\$40.05	\$46.44	\$56.88	\$65.79	\$72.27	\$76.59
\$70,571	\$950	\$56.62	\$56.62	\$63.37	\$59.28	\$44.37	\$37.72	\$42.28	\$49.02	\$60.04	\$69.45	\$76.29	\$80.85
\$74,286	\$1,000	\$59.60	\$59.60	\$66.70	\$62.40	\$46.70	\$39.70	\$44.50	\$51.60	\$63.20	\$73.10	\$80.30	\$85.10
\$78,000	\$1,050	\$62.58	\$62.58	\$70.04	\$65.52	\$49.04	\$41.69	\$46.73	\$54.18	\$66.36	\$76.76	\$84.32	\$89.36
\$81,714	\$1,100	\$65.56	\$65.56	\$73.37	\$68.64	\$51.37	\$43.67	\$48.95	\$56.76	\$69.52	\$80.41	\$88.33	\$93.61
\$85,429	\$1,150	\$68.54	\$68.54	\$76.71	\$71.76	\$53.71	\$45.66	\$51.18	\$59.34	\$72.68	\$84.07	\$92.35	\$97.87
\$89,143	\$1,200	\$71.52	\$71.52	\$80.04	\$74.88	\$56.04	\$47.64	\$53.40	\$61.92	\$75.84	\$87.72	\$96.36	\$102.12
\$92,857	\$1,250	\$74.50	\$74.50	\$83.38	\$78.00	\$58.38	\$49.63	\$55.63	\$64.50	\$79.00	\$91.38	\$100.38	\$106.38
\$96,571	\$1,300	\$77.48	\$77.48	\$86.71	\$81.12	\$60.71	\$51.61	\$57.85	\$67.08	\$82.16	\$95.03	\$104.39	\$110.63
\$100,286	\$1,350	\$80.46	\$80.46	\$90.05	\$84.24	\$63.05	\$53.60	\$60.08	\$69.66	\$85.32	\$98.69	\$108.41	\$114.89
\$104,000	\$1,400	\$83.44	\$83.44	\$93.38	\$87.36	\$65.38	\$55.58	\$62.30	\$72.24	\$88.48	\$102.34	\$112.42	\$119.14
\$107,714	\$1,450	\$86.42	\$86.42	\$96.72	\$90.48	\$67.72	\$57.57	\$64.53	\$74.82	\$91.64	\$106.00	\$116.44	\$123.40
\$111,429	\$1,500	\$89.40	\$89.40	\$100.05	\$93.60	\$70.05	\$59.55	\$66.75	\$77.40	\$94.80	\$109.65	\$120.45	\$127.65
\$115,143	\$1,550	\$92.38	\$92.38	\$103.39	\$96.72	\$72.39	\$61.54	\$68.98	\$79.98	\$97.96	\$113.31	\$124.47	\$131.91
\$118,857	\$1,600	\$95.36	\$95.36	\$106.72	\$99.84	\$74.72	\$63.52	\$71.20	\$82.56	\$101.12	\$116.96	\$128.48	\$136.16
\$122,571	\$1,650	\$98.34	\$98.34	\$110.06	\$102.96	\$77.06	\$65.51	\$73.43	\$85.14	\$104.28	\$120.62	\$132.50	\$140.42
\$126,286	\$1,700	\$101.32	\$101.32	\$113.39	\$106.08	\$79.39	\$67.49	\$75.65	\$87.72	\$107.44	\$124.27	\$136.51	\$144.67
\$130,000	\$1,750	\$104.30	\$104.30	\$116.73	\$109.20	\$81.73	\$69.48	\$77.88	\$90.30	\$110.60	\$127.93	\$140.53	\$148.93

Note: Premiums are based on your age as of 07/01 and amount of coverage chosen.

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