

Voluntary Short-Term Disability Insurance*

McPherson College | All Eligible Employees | 941712

Protect your paycheck

Imagine you hurt your back, and your doctor recommends you stay home from work for four weeks. Or imagine you just delivered twins. You can't work, but you have bills to pay. Short-term disability replaces part of your income if you can't work for a short time due to a covered disability. You can use the weekly check to help pay everyday expenses, like your mortgage or rent, utilities, childcare and groceries.

How it works

Your employer is offering you and your coworkers this coverage as a group, at a group rate. You are responsible for paying a portion or all of the cost.

Choose the benefit that best meets your needs and your budget.

Benefits

	Choice 1
Weekly benefit after your claim is approved	Get a weekly check of \$25 to \$1,500 , in any \$25 increment you choose, to replace a portion of your income—up to 60% of your Total Weekly Earnings.
When benefits begin	Benefits begin as soon as 8 days from the date you are unable to work due to an injury and 8 days due to an illness.
Benefits may be paid for	Up to 12 weeks , as long as you are still unable to work due to a covered disability.
Additional plan information	This plan provides a benefit for a disabling illness (including pregnancy) or injury that is not work-related.



What did Short-Term Disability insurance mean for Joyce?

Joyce was out apple-picking when she fell off the ladder and broke her ankle. Her injury left her unable to work at her job while she had surgery and recovered at home.

- Joyce filed a claim with Sun Life. We reviewed her medical information and job description and approved her claim.
- Joyce started receiving her weekly benefit, which helped her pay rent, buy groceries and cover the co-pays for doctor visits.
- Six weeks later, Joyce was back at work

Top 5

Short-Term Disability diagnoses:

1. Maternity
2. Musculoskeletal
3. Injury
4. Digestive disorders
5. Cancer

Sun Life claims data, July 2018



Sun Life Assurance Company of Canada
sunlife.com
800-SUN-LIFE (247-6875)

	Choice 2
Weekly benefit after your claim is approved	Get a weekly check of \$25 to \$1,500 , in any \$25 increment you choose, to replace a portion of your income—up to 60% of your Total Weekly Earnings.
When benefits begin	Benefits begin as soon as 15 days from the date you are unable to work due to an injury and 15 days due to an illness.
Benefits may be paid for	Up to 11 weeks , as long as you are still unable to work due to a covered disability.
Additional plan information	This plan provides a benefit for a disabling illness (including pregnancy) or injury that is not work-related.

	Choice 3
Weekly benefit after your claim is approved	Get a weekly check of \$25 to \$1,500 , in any \$25 increment you choose, to replace a portion of your income—up to 60% of your Total Weekly Earnings.
When benefits begin	Benefits begin as soon as 31 days from the date you are unable to work due to an injury and 31 days due to an illness.
Benefits may be paid for	Up to 9 weeks , as long as you are still unable to work due to a covered disability.
Additional plan information	This plan provides a benefit for a disabling illness (including pregnancy) or injury that is not work-related.

*"1 in 4 workers will miss up to 3 months of work due to illness, injury or pregnancy during their career."***

Additional considerations

If I have other income	Income from other sources may reduce your benefit amount. These sources may include Social Security benefits, disability benefits from retirement, government plans or state disability income such as California SDI; other group disability plans; no-fault benefits, salary continuance or sick leave, and return-to-work earnings. For more information or to determine if Voluntary STD or Contributory STD is appropriate for you, contact your Benefits Administrator.
If I can work while disabled	Your plan is designed to encourage and support your return to work. If you are able to work part-time for example, you may receive part of your benefit while working.
If I become pregnant	Check with your employer to make sure you are eligible for benefits and let them know when you expect to be out of work on maternity leave. Typically a maternity claim is treated as an illness claim (see "When benefits begin" in the table).

Short-term disability FAQs

What if I have a pre-existing condition?

If you submit a claim within 12 months of your insurance taking effect, or 12 months following any increase in your amount of insurance, we will not pay any benefit for any pre-existing condition. A pre-existing condition includes anything you have sought treatment for in the 3 months prior to your insurance becoming effective. Treatment can include consultation, advice, care, services or a prescription for drugs or medicine.

How much insurance do I need?

Visit our webpage at www.sunlife.com/calculators to help you determine how much income you may need.

How do I file a claim after becoming disabled?

Check with your employer to make sure you are eligible for benefits. Then, file a claim with Sun Life. We will ask for information from you about your doctor, your income, and your condition. We will ask for medical records and for your doctor to fill out a form about your condition and your expected recovery. You can download forms from our website.

How do I qualify for benefits?

You'll start receiving disability payments if you satisfy the Elimination Period (see "When benefits begin" in the table) and meet the definition of disability if you're insured when you become disabled.

How is my benefit taxed?

If you pay for your coverage all post-tax, your benefit will not be taxable income or tax reported by us to the IRS. If you pay for your coverage all pre-tax, or if you pay for part of your coverage post-tax and your employer pays for the rest, or if your employer pays the entire premium, some or all of your benefit amount will be taxable income, which will be tax reported on a Form W-2 and it may have FICA tax deductions that reduce the amount we pay you. Please consult with a tax advisor or your employer if you have any questions.

Read the important plan provisions section for more information including limitations and exclusions.

*In Vermont, the product name is Short-Term Income Replacement insurance when the Maximum Benefit Duration elected is less than 26 weeks.

**Realitycheckup.org, Council for Disability Awareness, 2018

Important information

The following coverage(s) do not constitute comprehensive health insurance (often referred to as “major medical coverage”). They do NOT provide basic hospital, basic medical, or major medical insurance.

To become insured, you must meet the eligibility requirements set forth by your employer. Your coverage effective date will be determined by the Policy and may be delayed if you are not actively at work on the date your coverage would otherwise go into effect. Refer to the Certificate for details.

Limitations and exclusions

The below exclusions and limitations may vary by state law and regulations. This list may not be comprehensive. Please see the Certificate or ask your benefits administrator for details.

Short-Term Disability

We will not pay a benefit that is caused by, contributed to in any way or resulting from: intentionally self-inflicted injuries; committing or attempting to commit an assault, felony or other criminal act; war or an act of war; active participation in a riot, rebellion or insurrection. We will not pay a benefit for any accident or sickness covered by Workers' Compensation or similar law; or for any work-related illness or injuries unless otherwise stated previously; or if you do not submit proof of your loss as required by us (this covers medical examination, continuing care, death certificate, medical records, etc.).

This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern. Product offerings may not be available in all states and may vary depending on state laws and regulations.

Sun Life companies include Sun Life and Health Insurance Company (U.S.) and Sun Life Assurance Company of Canada (collectively, “Sun Life”).

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 98P-ADD, 12-GP-01, 15-GP-01, 15-LF-C-01, 15-ADD-C-01, 16-DEN-C-01, 16-VIS-C-01, 12-DI-C-01, 16-DI-C-01, 12-AC-C-01, 16-AC-C-01, 13-SD-C-01, 16-SD-C-01, 16-CAN-C-01, 20-HI-C-01, 12-GPPort-P-01, 20-HIPORT-C-01, TDBPOLICY-2006, and TDI-POLICY.

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Rate Sheet - Choice 1

Employee – Coverage and **Monthly** cost for Short Term Disability.

Rates are effective as of January 1, 2024.

The chart below shows possible coverage amounts and corresponding costs per Monthly pay period.

Locate the annual earnings closest to your salary, without exceeding it. The corresponding coverage amount represents the maximum coverage you could select.

Find your age bracket (as of the effective date of coverage) to determine the associated cost for the coverage amount you choose.

Annual Earnings	Weekly Coverage Amounts	Age and Cost										
		<25	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70+
\$2,167	\$25	1.83	1.83	1.81	1.50	1.50	1.72	1.99	2.12	2.49	2.49	2.49
\$4,334	\$50	3.66	3.66	3.62	3.00	3.00	3.44	3.98	4.24	4.98	4.98	4.98
\$6,500	\$75	5.49	5.49	5.42	4.49	4.49	5.16	5.96	6.36	7.47	7.47	7.47
\$8,667	\$100	7.32	7.32	7.23	5.99	5.99	6.88	7.95	8.48	9.96	9.96	9.96
\$10,834	\$125	9.15	9.15	9.04	7.49	7.49	8.60	9.94	10.60	12.45	12.45	12.45
\$13,000	\$150	10.98	10.98	10.85	8.99	8.99	10.32	11.93	12.72	14.94	14.94	14.94
\$15,167	\$175	12.81	12.81	12.65	10.48	10.48	12.04	13.91	14.84	17.43	17.43	17.43
\$17,334	\$200	14.64	14.64	14.46	11.98	11.98	13.76	15.90	16.96	19.92	19.92	19.92
\$19,500	\$225	16.47	16.47	16.27	13.48	13.48	15.48	17.89	19.08	22.41	22.41	22.41
\$21,667	\$250	18.30	18.30	18.08	14.98	14.98	17.20	19.88	21.20	24.90	24.90	24.90
\$23,834	\$275	20.13	20.13	19.88	16.47	16.47	18.92	21.86	23.32	27.39	27.39	27.39
\$26,000	\$300	21.96	21.96	21.69	17.97	17.97	20.64	23.85	25.44	29.88	29.88	29.88
\$28,167	\$325	23.79	23.79	23.50	19.47	19.47	22.36	25.84	27.56	32.37	32.37	32.37
\$30,334	\$350	25.62	25.62	25.31	20.97	20.97	24.08	27.83	29.68	34.86	34.86	34.86
\$32,500	\$375	27.45	27.45	27.11	22.46	22.46	25.80	29.81	31.80	37.35	37.35	37.35
\$34,667	\$400	29.28	29.28	28.92	23.96	23.96	27.52	31.80	33.92	39.84	39.84	39.84
\$36,834	\$425	31.11	31.11	30.73	25.46	25.46	29.24	33.79	36.04	42.33	42.33	42.33
\$39,000	\$450	32.94	32.94	32.54	26.96	26.96	30.96	35.78	38.16	44.82	44.82	44.82
\$41,167	\$475	34.77	34.77	34.34	28.45	28.45	32.68	37.76	40.28	47.31	47.31	47.31
\$43,334	\$500	36.60	36.60	36.15	29.95	29.95	34.40	39.75	42.40	49.80	49.80	49.80
\$45,500	\$525	38.43	38.43	37.96	31.45	31.45	36.12	41.74	44.52	52.29	52.29	52.29
\$47,667	\$550	40.26	40.26	39.77	32.95	32.95	37.84	43.73	46.64	54.78	54.78	54.78
\$49,834	\$575	42.09	42.09	41.57	34.44	34.44	39.56	45.71	48.76	57.27	57.27	57.27
\$52,000	\$600	43.92	43.92	43.38	35.94	35.94	41.28	47.70	50.88	59.76	59.76	59.76
\$54,167	\$625	45.75	45.75	45.19	37.44	37.44	43.00	49.69	53.00	62.25	62.25	62.25
\$56,334	\$650	47.58	47.58	47.00	38.94	38.94	44.72	51.68	55.12	64.74	64.74	64.74
\$58,500	\$675	49.41	49.41	48.80	40.43	40.43	46.44	53.66	57.24	67.23	67.23	67.23
\$60,667	\$700	51.24	51.24	50.61	41.93	41.93	48.16	55.65	59.36	69.72	69.72	69.72
\$62,834	\$725	53.07	53.07	52.42	43.43	43.43	49.88	57.64	61.48	72.21	72.21	72.21
\$65,000	\$750	54.90	54.90	54.23	44.93	44.93	51.60	59.63	63.60	74.70	74.70	74.70
\$67,167	\$775	56.73	56.73	56.03	46.42	46.42	53.32	61.61	65.72	77.19	77.19	77.19
\$69,334	\$800	58.56	58.56	57.84	47.92	47.92	55.04	63.60	67.84	79.68	79.68	79.68
\$71,500	\$825	60.39	60.39	59.65	49.42	49.42	56.76	65.59	69.96	82.17	82.17	82.17
\$73,667	\$850	62.22	62.22	61.46	50.92	50.92	58.48	67.58	72.08	84.66	84.66	84.66
\$75,834	\$875	64.05	64.05	63.26	52.41	52.41	60.20	69.56	74.20	87.15	87.15	87.15
\$78,000	\$900	65.88	65.88	65.07	53.91	53.91	61.92	71.55	76.32	89.64	89.64	89.64
\$80,167	\$925	67.71	67.71	66.88	55.41	55.41	63.64	73.54	78.44	92.13	92.13	92.13
\$82,334	\$950	69.54	69.54	68.69	56.91	56.91	65.36	75.53	80.56	94.62	94.62	94.62
\$84,500	\$975	71.37	71.37	70.49	58.40	58.40	67.08	77.51	82.68	97.11	97.11	97.11
\$86,667	\$1,000	73.20	73.20	72.30	59.90	59.90	68.80	79.50	84.80	99.60	99.60	99.60
\$88,834	\$1,025	75.03	75.03	74.11	61.40	61.40	70.52	81.49	86.92	102.09	102.09	102.09
\$91,000	\$1,050	76.86	76.86	75.92	62.90	62.90	72.24	83.48	89.04	104.58	104.58	104.58
\$93,167	\$1,075	78.69	78.69	77.72	64.39	64.39	73.96	85.46	91.16	107.07	107.07	107.07
\$95,334	\$1,100	80.52	80.52	79.53	65.89	65.89	75.68	87.45	93.28	109.56	109.56	109.56
\$97,500	\$1,125	82.35	82.35	81.34	67.39	67.39	77.40	89.44	95.40	112.05	112.05	112.05
\$99,667	\$1,150	84.18	84.18	83.15	68.89	68.89	79.12	91.43	97.52	114.54	114.54	114.54
\$101,834	\$1,175	86.01	86.01	84.95	70.38	70.38	80.84	93.41	99.64	117.03	117.03	117.03
\$104,000	\$1,200	87.84	87.84	86.76	71.88	71.88	82.56	95.40	101.76	119.52	119.52	119.52
\$106,167	\$1,225	89.67	89.67	88.57	73.38	73.38	84.28	97.39	103.88	122.01	122.01	122.01
\$108,334	\$1,250	91.50	91.50	90.38	74.88	74.88	86.00	99.38	106.00	124.50	124.50	124.50
\$110,500	\$1,275	93.33	93.33	92.18	76.37	76.37	87.72	101.36	108.12	126.99	126.99	126.99
\$112,667	\$1,300	95.16	95.16	93.99	77.87	77.87	89.44	103.35	110.24	129.48	129.48	129.48
\$114,834	\$1,325	96.99	96.99	95.80	79.37	79.37	91.16	105.34	112.36	131.97	131.97	131.97
\$117,000	\$1,350	98.82	98.82	97.61	80.87	80.87	92.88	107.33	114.48	134.46	134.46	134.46
\$119,167	\$1,375	100.65	100.65	99.41	82.36	82.36	94.60	109.31	116.60	136.95	136.95	136.95
\$121,334	\$1,400	102.48	102.48	101.22	83.86	83.86	96.32	111.30	118.72	139.44	139.44	139.44
\$123,500	\$1,425	104.31	104.31	103.03	85.36	85.36	98.04	113.29	120.84	141.93	141.93	141.93

Age and Cost

Annual Earnings	Weekly Coverage Amounts	<25	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70+
\$125,667	\$1,450	106.14	106.14	104.84	86.86	86.86	99.76	115.28	122.96	144.42	144.42	144.42
\$127,834	\$1,475	107.97	107.97	106.64	88.35	88.35	101.48	117.26	125.08	146.91	146.91	146.91
\$130,000	\$1,500	109.80	109.80	108.45	89.85	89.85	103.20	119.25	127.20	149.40	149.40	149.40

Rate Sheet - Choice 2

Employee – Coverage and **Monthly** cost for Short Term Disability.

Rates are effective as of January 1, 2024.

The chart below shows possible coverage amounts and corresponding costs per Monthly pay period.

Locate the annual earnings closest to your salary, without exceeding it. The corresponding coverage amount represents the maximum coverage you could select.

Find your age bracket (as of the effective date of coverage) to determine the associated cost for the coverage amount you choose.

Annual Earnings	Weekly Coverage Amounts	Age and Cost										
		<25	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70+
\$2,167	\$25	1.63	1.63	1.52	1.38	1.32	1.43	1.52	1.63	2.08	2.08	2.08
\$4,334	\$50	3.26	3.26	3.04	2.77	2.63	2.86	3.04	3.26	4.15	4.15	4.15
\$6,500	\$75	4.88	4.88	4.55	4.15	3.95	4.28	4.55	4.88	6.23	6.23	6.23
\$8,667	\$100	6.51	6.51	6.07	5.53	5.26	5.71	6.07	6.51	8.30	8.30	8.30
\$10,834	\$125	8.14	8.14	7.59	6.91	6.58	7.14	7.59	8.14	10.38	10.38	10.38
\$13,000	\$150	9.77	9.77	9.11	8.30	7.89	8.57	9.11	9.77	12.45	12.45	12.45
\$15,167	\$175	11.39	11.39	10.62	9.68	9.21	9.99	10.62	11.39	14.53	14.53	14.53
\$17,334	\$200	13.02	13.02	12.14	11.06	10.52	11.42	12.14	13.02	16.60	16.60	16.60
\$19,500	\$225	14.65	14.65	13.66	12.44	11.84	12.85	13.66	14.65	18.68	18.68	18.68
\$21,667	\$250	16.28	16.28	15.18	13.83	13.15	14.28	15.18	16.28	20.75	20.75	20.75
\$23,834	\$275	17.90	17.90	16.69	15.21	14.47	15.70	16.69	17.90	22.83	22.83	22.83
\$26,000	\$300	19.53	19.53	18.21	16.59	15.78	17.13	18.21	19.53	24.90	24.90	24.90
\$28,167	\$325	21.16	21.16	19.73	17.97	17.10	18.56	19.73	21.16	26.98	26.98	26.98
\$30,334	\$350	22.79	22.79	21.25	19.36	18.41	19.99	21.25	22.79	29.05	29.05	29.05
\$32,500	\$375	24.41	24.41	22.76	20.74	19.73	21.41	22.76	24.41	31.13	31.13	31.13
\$34,667	\$400	26.04	26.04	24.28	22.12	21.04	22.84	24.28	26.04	33.20	33.20	33.20
\$36,834	\$425	27.67	27.67	25.80	23.50	22.36	24.27	25.80	27.67	35.28	35.28	35.28
\$39,000	\$450	29.30	29.30	27.32	24.89	23.67	25.70	27.32	29.30	37.35	37.35	37.35
\$41,167	\$475	30.92	30.92	28.83	26.27	24.99	27.12	28.83	30.92	39.43	39.43	39.43
\$43,334	\$500	32.55	32.55	30.35	27.65	26.30	28.55	30.35	32.55	41.50	41.50	41.50
\$45,500	\$525	34.18	34.18	31.87	29.03	27.62	29.98	31.87	34.18	43.58	43.58	43.58
\$47,667	\$550	35.81	35.81	33.39	30.42	28.93	31.41	33.39	35.81	45.65	45.65	45.65
\$49,834	\$575	37.43	37.43	34.90	31.80	30.25	32.83	34.90	37.43	47.73	47.73	47.73
\$52,000	\$600	39.06	39.06	36.42	33.18	31.56	34.26	36.42	39.06	49.80	49.80	49.80
\$54,167	\$625	40.69	40.69	37.94	34.56	32.88	35.69	37.94	40.69	51.88	51.88	51.88
\$56,334	\$650	42.32	42.32	39.46	35.95	34.19	37.12	39.46	42.32	53.95	53.95	53.95
\$58,500	\$675	43.94	43.94	40.97	37.33	35.51	38.54	40.97	43.94	56.03	56.03	56.03
\$60,667	\$700	45.57	45.57	42.49	38.71	36.82	39.97	42.49	45.57	58.10	58.10	58.10
\$62,834	\$725	47.20	47.20	44.01	40.09	38.14	41.40	44.01	47.20	60.18	60.18	60.18
\$65,000	\$750	48.83	48.83	45.53	41.48	39.45	42.83	45.53	48.83	62.25	62.25	62.25
\$67,167	\$775	50.45	50.45	47.04	42.86	40.77	44.25	47.04	50.45	64.33	64.33	64.33
\$69,334	\$800	52.08	52.08	48.56	44.24	42.08	45.68	48.56	52.08	66.40	66.40	66.40
\$71,500	\$825	53.71	53.71	50.08	45.62	43.40	47.11	50.08	53.71	68.48	68.48	68.48
\$73,667	\$850	55.34	55.34	51.60	47.01	44.71	48.54	51.60	55.34	70.55	70.55	70.55
\$75,834	\$875	56.96	56.96	53.11	48.39	46.03	49.96	53.11	56.96	72.63	72.63	72.63
\$78,000	\$900	58.59	58.59	54.63	49.77	47.34	51.39	54.63	58.59	74.70	74.70	74.70
\$80,167	\$925	60.22	60.22	56.15	51.15	48.66	52.82	56.15	60.22	76.78	76.78	76.78
\$82,334	\$950	61.85	61.85	57.67	52.54	49.97	54.25	57.67	61.85	78.85	78.85	78.85
\$84,500	\$975	63.47	63.47	59.18	53.92	51.29	55.67	59.18	63.47	80.93	80.93	80.93
\$86,667	\$1,000	65.10	65.10	60.70	55.30	52.60	57.10	60.70	65.10	83.00	83.00	83.00
\$88,834	\$1,025	66.73	66.73	62.22	56.68	53.92	58.53	62.22	66.73	85.08	85.08	85.08
\$91,000	\$1,050	68.36	68.36	63.74	58.07	55.23	59.96	63.74	68.36	87.15	87.15	87.15
\$93,167	\$1,075	69.98	69.98	65.25	59.45	56.55	61.38	65.25	69.98	89.23	89.23	89.23
\$95,334	\$1,100	71.61	71.61	66.77	60.83	57.86	62.81	66.77	71.61	91.30	91.30	91.30
\$97,500	\$1,125	73.24	73.24	68.29	62.21	59.18	64.24	68.29	73.24	93.38	93.38	93.38
\$99,667	\$1,150	74.87	74.87	69.81	63.60	60.49	65.67	69.81	74.87	95.45	95.45	95.45
\$101,834	\$1,175	76.49	76.49	71.32	64.98	61.81	67.09	71.32	76.49	97.53	97.53	97.53

Age and Cost

Annual Earnings	Weekly Coverage Amounts	Age and Cost										
		<25	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70+
\$104,000	\$1,200	78.12	78.12	72.84	66.36	63.12	68.52	72.84	78.12	99.60	99.60	99.60
\$106,167	\$1,225	79.75	79.75	74.36	67.74	64.44	69.95	74.36	79.75	101.68	101.68	101.68
\$108,334	\$1,250	81.38	81.38	75.88	69.13	65.75	71.38	75.88	81.38	103.75	103.75	103.75
\$110,500	\$1,275	83.00	83.00	77.39	70.51	67.07	72.80	77.39	83.00	105.83	105.83	105.83
\$112,667	\$1,300	84.63	84.63	78.91	71.89	68.38	74.23	78.91	84.63	107.90	107.90	107.90
\$114,834	\$1,325	86.26	86.26	80.43	73.27	69.70	75.66	80.43	86.26	109.98	109.98	109.98
\$117,000	\$1,350	87.89	87.89	81.95	74.66	71.01	77.09	81.95	87.89	112.05	112.05	112.05
\$119,167	\$1,375	89.51	89.51	83.46	76.04	72.33	78.51	83.46	89.51	114.13	114.13	114.13
\$121,334	\$1,400	91.14	91.14	84.98	77.42	73.64	79.94	84.98	91.14	116.20	116.20	116.20
\$123,500	\$1,425	92.77	92.77	86.50	78.80	74.96	81.37	86.50	92.77	118.28	118.28	118.28
\$125,667	\$1,450	94.40	94.40	88.02	80.19	76.27	82.80	88.02	94.40	120.35	120.35	120.35
\$127,834	\$1,475	96.02	96.02	89.53	81.57	77.59	84.22	89.53	96.02	122.43	122.43	122.43
\$130,000	\$1,500	97.65	97.65	91.05	82.95	78.90	85.65	91.05	97.65	124.50	124.50	124.50

Rate Sheet - Choice 3

Employee – Coverage and **Monthly** cost for Short Term Disability.

Rates are effective as of January 1, 2024.

The chart below shows possible coverage amounts and corresponding costs per Monthly pay period.

Locate the annual earnings closest to your salary, without exceeding it. The corresponding coverage amount represents the maximum coverage you could select.

Find your age bracket (as of the effective date of coverage) to determine the associated cost for the coverage amount you choose.

Annual Earnings	Weekly Coverage Amounts	Age and Cost										
		<25	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70+
\$2,167	\$25	0.98	0.98	0.95	0.84	0.86	0.89	1.09	1.09	1.33	1.33	1.33
\$4,334	\$50	1.96	1.96	1.91	1.69	1.73	1.78	2.18	2.18	2.66	2.66	2.66
\$6,500	\$75	2.93	2.93	2.86	2.53	2.59	2.66	3.26	3.26	3.99	3.99	3.99
\$8,667	\$100	3.91	3.91	3.81	3.37	3.45	3.55	4.35	4.35	5.32	5.32	5.32
\$10,834	\$125	4.89	4.89	4.76	4.21	4.31	4.44	5.44	5.44	6.65	6.65	6.65
\$13,000	\$150	5.87	5.87	5.72	5.06	5.18	5.33	6.53	6.53	7.98	7.98	7.98
\$15,167	\$175	6.84	6.84	6.67	5.90	6.04	6.21	7.61	7.61	9.31	9.31	9.31
\$17,334	\$200	7.82	7.82	7.62	6.74	6.90	7.10	8.70	8.70	10.64	10.64	10.64
\$19,500	\$225	8.80	8.80	8.57	7.58	7.76	7.99	9.79	9.79	11.97	11.97	11.97
\$21,667	\$250	9.78	9.78	9.53	8.43	8.63	8.88	10.88	10.88	13.30	13.30	13.30
\$23,834	\$275	10.75	10.75	10.48	9.27	9.49	9.76	11.96	11.96	14.63	14.63	14.63
\$26,000	\$300	11.73	11.73	11.43	10.11	10.35	10.65	13.05	13.05	15.96	15.96	15.96
\$28,167	\$325	12.71	12.71	12.38	10.95	11.21	11.54	14.14	14.14	17.29	17.29	17.29
\$30,334	\$350	13.69	13.69	13.34	11.80	12.08	12.43	15.23	15.23	18.62	18.62	18.62
\$32,500	\$375	14.66	14.66	14.29	12.64	12.94	13.31	16.31	16.31	19.95	19.95	19.95
\$34,667	\$400	15.64	15.64	15.24	13.48	13.80	14.20	17.40	17.40	21.28	21.28	21.28
\$36,834	\$425	16.62	16.62	16.19	14.32	14.66	15.09	18.49	18.49	22.61	22.61	22.61
\$39,000	\$450	17.60	17.60	17.15	15.17	15.53	15.98	19.58	19.58	23.94	23.94	23.94
\$41,167	\$475	18.57	18.57	18.10	16.01	16.39	16.86	20.66	20.66	25.27	25.27	25.27
\$43,334	\$500	19.55	19.55	19.05	16.85	17.25	17.75	21.75	21.75	26.60	26.60	26.60
\$45,500	\$525	20.53	20.53	20.00	17.69	18.11	18.64	22.84	22.84	27.93	27.93	27.93
\$47,667	\$550	21.51	21.51	20.96	18.54	18.98	19.53	23.93	23.93	29.26	29.26	29.26
\$49,834	\$575	22.48	22.48	21.91	19.38	19.84	20.41	25.01	25.01	30.59	30.59	30.59
\$52,000	\$600	23.46	23.46	22.86	20.22	20.70	21.30	26.10	26.10	31.92	31.92	31.92
\$54,167	\$625	24.44	24.44	23.81	21.06	21.56	22.19	27.19	27.19	33.25	33.25	33.25
\$56,334	\$650	25.42	25.42	24.77	21.91	22.43	23.08	28.28	28.28	34.58	34.58	34.58
\$58,500	\$675	26.39	26.39	25.72	22.75	23.29	23.96	29.36	29.36	35.91	35.91	35.91
\$60,667	\$700	27.37	27.37	26.67	23.59	24.15	24.85	30.45	30.45	37.24	37.24	37.24
\$62,834	\$725	28.35	28.35	27.62	24.43	25.01	25.74	31.54	31.54	38.57	38.57	38.57
\$65,000	\$750	29.33	29.33	28.58	25.28	25.88	26.63	32.63	32.63	39.90	39.90	39.90
\$67,167	\$775	30.30	30.30	29.53	26.12	26.74	27.51	33.71	33.71	41.23	41.23	41.23
\$69,334	\$800	31.28	31.28	30.48	26.96	27.60	28.40	34.80	34.80	42.56	42.56	42.56
\$71,500	\$825	32.26	32.26	31.43	27.80	28.46	29.29	35.89	35.89	43.89	43.89	43.89
\$73,667	\$850	33.24	33.24	32.39	28.65	29.33	30.18	36.98	36.98	45.22	45.22	45.22
\$75,834	\$875	34.21	34.21	33.34	29.49	30.19	31.06	38.06	38.06	46.55	46.55	46.55
\$78,000	\$900	35.19	35.19	34.29	30.33	31.05	31.95	39.15	39.15	47.88	47.88	47.88
\$80,167	\$925	36.17	36.17	35.24	31.17	31.91	32.84	40.24	40.24	49.21	49.21	49.21
\$82,334	\$950	37.15	37.15	36.20	32.02	32.78	33.73	41.33	41.33	50.54	50.54	50.54
\$84,500	\$975	38.12	38.12	37.15	32.86	33.64	34.61	42.41	42.41	51.87	51.87	51.87
\$86,667	\$1,000	39.10	39.10	38.10	33.70	34.50	35.50	43.50	43.50	53.20	53.20	53.20
\$88,834	\$1,025	40.08	40.08	39.05	34.54	35.36	36.39	44.59	44.59	54.53	54.53	54.53
\$91,000	\$1,050	41.06	41.06	40.01	35.39	36.23	37.28	45.68	45.68	55.86	55.86	55.86
\$93,167	\$1,075	42.03	42.03	40.96	36.23	37.09	38.16	46.76	46.76	57.19	57.19	57.19
\$95,334	\$1,100	43.01	43.01	41.91	37.07	37.95	39.05	47.85	47.85	58.52	58.52	58.52
\$97,500	\$1,125	43.99	43.99	42.86	37.91	38.81	39.94	48.94	48.94	59.85	59.85	59.85
\$99,667	\$1,150	44.97	44.97	43.82	38.76	39.68	40.83	50.03	50.03	61.18	61.18	61.18
\$101,834	\$1,175	45.94	45.94	44.77	39.60	40.54	41.71	51.11	51.11	62.51	62.51	62.51

Age and Cost

Annual Earnings	Weekly Coverage Amounts	<25	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70+
\$104,000	\$1,200	46.92	46.92	45.72	40.44	41.40	42.60	52.20	52.20	63.84	63.84	63.84
\$106,167	\$1,225	47.90	47.90	46.67	41.28	42.26	43.49	53.29	53.29	65.17	65.17	65.17
\$108,334	\$1,250	48.88	48.88	47.63	42.13	43.13	44.38	54.38	54.38	66.50	66.50	66.50
\$110,500	\$1,275	49.85	49.85	48.58	42.97	43.99	45.26	55.46	55.46	67.83	67.83	67.83
\$112,667	\$1,300	50.83	50.83	49.53	43.81	44.85	46.15	56.55	56.55	69.16	69.16	69.16
\$114,834	\$1,325	51.81	51.81	50.48	44.65	45.71	47.04	57.64	57.64	70.49	70.49	70.49
\$117,000	\$1,350	52.79	52.79	51.44	45.50	46.58	47.93	58.73	58.73	71.82	71.82	71.82
\$119,167	\$1,375	53.76	53.76	52.39	46.34	47.44	48.81	59.81	59.81	73.15	73.15	73.15
\$121,334	\$1,400	54.74	54.74	53.34	47.18	48.30	49.70	60.90	60.90	74.48	74.48	74.48
\$123,500	\$1,425	55.72	55.72	54.29	48.02	49.16	50.59	61.99	61.99	75.81	75.81	75.81
\$125,667	\$1,450	56.70	56.70	55.25	48.87	50.03	51.48	63.08	63.08	77.14	77.14	77.14
\$127,834	\$1,475	57.67	57.67	56.20	49.71	50.89	52.36	64.16	64.16	78.47	78.47	78.47
\$130,000	\$1,500	58.65	58.65	57.15	50.55	51.75	53.25	65.25	65.25	79.80	79.80	79.80