

The Standard
Long Term Disability Plans and Rates
 2025-26 Plan Year

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		
	Plan 4	Plan 5	Plan 6
Benefit Waiting Period (Days)	90	90	90
Maximum Monthly Benefit	\$8,000	\$8,000	\$8,000
Benefit Percentage	50%	60%	66 $\frac{2}{3}$ %
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00247	0.00335	0.00415

MANDATORY ENROLLMENT - EMPLOYER PAID PLANS

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

	Mandatory Enrollment - Employer		
	Plan 10	Plan 11	Plan 12
Benefit Waiting Period (Days)	90	90	90
Maximum Monthly Benefit	\$8,000	\$8,000	\$8,000
Benefit Percentage	50%	60%	66 $\frac{2}{3}$ %
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00165	0.00235	0.00318

MANDATORY ENROLLMENT - EMPLOYEE PAID PLANS

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

	Mandatory Enrollment - Employee		
	Plan 16	Plan 17	Plan 18
Benefit Waiting Period (Days)	90	90	90
Maximum Monthly Benefit	\$8,000	\$8,000	\$8,000
Benefit Percentage	50%	60%	66 $\frac{2}{3}$ %
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00194	0.00265	0.00335

* Maximum Monthly Pre-disability Earnings:

For 50% Plan: The first \$16,000 of employee's monthly pre-disability earnings

For 60% Plan: The first \$13,333 of employee's monthly pre-disability earnings

For 66 $\frac{2}{3}$ % Plan: The first \$12,000 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
Benefit Waiting Period (Days)	90	90	90	90
Maximum Monthly Benefit	\$2,000	\$3,000	\$4,000	\$6,000
Benefit Percentage	66 $\frac{2}{3}$ %	66 $\frac{2}{3}$ %	66 $\frac{2}{3}$ %	66 $\frac{2}{3}$ %
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings**)	0.00295	0.00306	0.00311	0.00318

MANDATORY ENROLLMENT - EMPLOYEE PAID PLANS

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

	Mandatory Enrollment - Employee Paid	
	Plan 23	Plan 24
Benefit Waiting Period (Days)	90	90
Maximum Monthly Benefit	\$2,000	\$3,000
Benefit Percentage	66 $\frac{2}{3}$ %	66 $\frac{2}{3}$ %
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings**)	0.00300	0.00314

** Maximum Monthly Pre-disability Earnings:

For \$2,000 plan: The first \$3,000 of employee's monthly predisability earnings

For \$3,000 plan: The first \$4,500 of employee's monthly predisability earnings

For \$4,000 plan: The first \$6,000 of employee's monthly predisability earnings

For \$6,000 plan: The first \$9,000 of employee's monthly predisability earnings