

Rates

Employee - monthly rate for Long-Term Disability.

Rates are effective as of January 1, 2025.

Long-Term Disability coverage is contributory. You are responsible for paying for all or a part of the cost through payroll deduction.

Find your age bracket (as of the effective date of coverage) to see your rate.

Follow the example below to figure out your monthly and pay period costs.

Your age	Rate*
Under 25	\$0.085
25 - 29	\$0.085
30 - 34	\$0.153
35 - 39	\$0.289
40 - 44	\$0.434
45 - 49	\$0.655
50 - 54	\$1.046
55 - 59	\$1.343
60 - 64	\$1.335
65 - 69	\$1.335
70+	\$1.335

Example monthly earnings	Divide by 100	Multiply by rate	Example monthly cost	
\$2,500	/ 100 = 25	x 0.085	= \$2.13	
Your monthly earnings	Divide by 100	Multiply by rate	Your monthly cost	
\$	/ 100 =	x \$	= \$	
Your monthly cost	Multiply by 12 months	Annual cost	Divide by your number of pay periods per year (ex: 12,24,26,52,etc.)	Your estimated cost per pay period
\$	x 12	= \$	/	= \$

*Contact your employer to confirm your part of the cost.