

## Premium Worksheet



Rates and/or benefits can change. Rates are based on the employee's age and increase as you enter each new age category.

<b>VOLUNTARY LONG TERM DISABILITY INSURANCE</b>												
<b>Monthly Premium Amount (Cost per Pay Period – 12/Year)</b>												
Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rates	\$0.1390	\$0.1750	\$0.2850	\$0.4150	\$0.5250	\$0.7550	\$0.9670	\$1.1410	\$1.1600	\$1.5930	\$1.6210	\$1.6210

To calculate your monthly premium amount, use the following formula.

$$\begin{array}{ccccccc}
 \text{_____} & \div 12 = & \text{_____} & \div 100 = & \text{_____} & \times & \text{_____} = \text{_____} \\
 \text{Your Annual Earnings} & & \text{Your Monthly Earnings} & & & & \text{Premium Amount} \\
 \text{Maximum} = \$120,000 & & & & & & 
 \end{array}$$

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