

## 2021 Supplemental Disability Rates

*Multiply rate by your full-time monthly salary*

Age	Waiting Period			
	7 days	30 days	90 days	180 days
<35	\$0.00409	\$0.00150	\$0.00134	\$0.00058
35 – 39	\$0.00434	\$0.00159	\$0.00142	\$0.00066
40 – 44	\$0.00492	\$0.00217	\$0.00175	\$0.00101
45 – 49	\$0.00534	\$0.00242	\$0.00217	\$0.00134
50 – 54	\$0.00676	\$0.00309	\$0.00259	\$0.00208
55 – 59	\$0.00801	\$0.00443	\$0.00375	\$0.00334
60 – 64	\$0.01110	\$0.00727	\$0.00626	\$0.00593
65 – 69	\$0.00984	\$0.00568	\$0.00492	\$0.00444
70+	\$0.00743	\$0.00317	\$0.00267	\$0.00175

1. Find the rate for your age and waiting period.

\$ \_\_\_\_\_  
Monthly rate

2. Multiply the rate by your gross monthly covered salary\*  
up to \$21,429 per month. If your salary is higher, use  
\$21,429.

x \$ \_\_\_\_\_  
Gross monthly  
covered salary

3. This is your estimated monthly premium.

= \$ \_\_\_\_\_  
Monthly premium

\* Use the full-time monthly covered salary rate for your position, even if you work part time. Premiums are based on the full-time salary rate for your position; if you normally work less than full time, benefits will be based on your part-time earnings. Do not include special pay, such as overtime.