

## Supplemental Disability (Multiply rate by your full-time monthly salary)

| Age   | Waiting Period |           |           |           |
|-------|----------------|-----------|-----------|-----------|
|       | 7 Days         | 30 Days   | 90 Days   | 180 Days  |
| <35   | \$0.00338      | \$0.00124 | \$0.00111 | \$0.00048 |
| 35-39 | \$0.00359      | \$0.00131 | \$0.00118 | \$0.00054 |
| 40-44 | \$0.00407      | \$0.00179 | \$0.00145 | \$0.00084 |
| 45-49 | \$0.00441      | \$0.00200 | \$0.00179 | \$0.00111 |
| 50-54 | \$0.00559      | \$0.00256 | \$0.00213 | \$0.00172 |
| 55-59 | \$0.00662      | \$0.00366 | \$0.00310 | \$0.00276 |
| 60-64 | \$0.00918      | \$0.00600 | \$0.00518 | \$0.00490 |
| 65-69 | \$0.00814      | \$0.00469 | \$0.00407 | \$0.00359 |
| 70+   | \$0.00614      | \$0.00262 | \$0.00221 | \$0.00145 |