

Premium Worksheet



Rates and/or benefits can change.

SHORT TERM DISABILITY INSURANCE Monthly Premium Amount (Cost per Pay Period – 12/Year)

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

$$\frac{\text{Your Annual Earnings}}{\div 52} = \frac{\text{Your Weekly Earnings}}{\div 52} \times 60\% = \frac{\text{Weekly Benefit Max} = \$1,000}{\div 10} \times \frac{\text{Rate} = \$0.2200}{\div 10} \times 100\% = \text{Premium Amount}$$

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LONG TERM DISABILITY INSURANCE Monthly Premium Amount (Cost per Pay Period – 12/Year)

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

$$\frac{\text{Your Annual Earnings Maximum} = \$100,000}{\div 12} = \frac{\text{Your Monthly Earnings}}{\div 12} \times \frac{\text{Rate} = \$0.6500}{\div 100} \times 100\% = \text{Premium Amount}$$

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