



THE STANDARD ADDITIONAL LIFE Employee pays 100% of the premium.
 Visit ["Calculate LTD and ADL Monthly Premiums"](#)

Age of Adult	Under 25	25-29	30-39	40-44	45-49	50-54	55-59	60-64	65-69	70 +	Child(ren)
Rate per \$1,000	\$.06	\$.08	\$.08	\$.10	\$.14	\$.24	\$.38	\$.56	\$.84	\$ 1.10	\$.26/mo.
To calculate your Additional Life monthly payroll deduction, follow these steps, or click on the link above to the calculator.						<i>Example: Employee Age 46 earning \$34,666 choosing 3x for Employee Life Insurance and enrolling Spouse Age 36 and Children</i>					
Enter Annual Contracted Salary, rounded to next higher \$1,000						\$35,000					
Multiply by your selection (1x, 2x, or 3x) (Maximum amount \$500,000 without medical underwriting; \$600,000 if approved by medical underwriting)						3 x \$35,000 = \$105,000					
Divide by 1,000 (for # of units of \$1,000)						\$105,000 / \$1,000 = 105					
Multiply by the rate for Employee's age group to get the Employee Life Insurance deduction						Rate for ages 45-49 is \$.14; 105 x \$.14 = \$14.70					
If insuring Spouse, enter the lesser of: (a) 50% of your Additional Life Insurance or 1x your Annual Contracted Salary, rounded to the next higher \$1,000						Spouse amount limited to \$35,000 in this example because spouse amount may not exceed 1x Employee's Salary rounded to the next higher \$1,000					
Divide by 1,000 (for # of units of \$1,000)						\$35,000 / 1,000 = 35					
Multiply by the rate for Spouse's age group to get the deduction for Spouse Life						Rate for ages 30-39 is \$.08; 35 x \$.08 = \$2.80					
If insuring Child(ren) for the Children's Additional Life Coverage of \$5,000, add \$.26						\$.26					
Add amounts in shaded rows for your total deduction for Additional Life						\$14.70 for \$105,000 on Employee \$ 2.80 for \$35,000 on Spouse \$.26 for \$5,000 on Children \$17.76 per month					

THE STANDARD LONG TERM DISABILITY PLAN Employer contributes to the premium

Benefit Waiting Period (Selected by your employer)	Monthly Premium
30 Day Wait	\$0.58 per \$100 payroll
60 Day Wait	\$0.38 per \$100 payroll
90 Day Wait	\$0.30 per \$100 payroll

To calculate your LTD monthly payroll deduction, follow these steps:	<i>Example: \$40,000 Salary, 30 Day Benefit Waiting Period</i>
Enter Contracted Annual Salary but not more than \$90,000	\$40,000
Divide by Salary by 1200	\$40,000 / 1200 = \$33.34
Multiply by plan rate from table. This is the total monthly cost, which is shared between you and your employer.	\$33.34 x \$.58 = \$19.34
Your share is: 40% if you earn \$60,000 or more 30% if you earn between \$50,000 and less than \$60,000 20% if you earn less than \$50,000 Check with your employer to confirm your % share.	20% of \$19.34 = \$3.86 <i>Sample monthly deduction at \$40,000 Salary</i>