

Monthly Optional Rate Sheet
10/01/25 to 09/30/26

Optional Disability Insurance

Classified
Short Term Disability (STD) - Plan 11 - 66.66% Premium = your average month wage x 0.00076
Long Term Disability (LTD) - Plan 6 - 66.66% Premium = your average month wage x 0.00415

Licensed
Short Term Disability (STD) - Plan 11 - 66.66% Premium = your average month wage x 0.00076
Long Term Disability (LTD) - Plan 17 - 60% MANDATORY - Automatically enrolled Premium = your average month wage x 0.00265

Confidential
Short Term Disability (STD) - Plan 11 - 66.66% Premium = your average month wage x 0.00076
Long Term Disability (LTD) - Plan 6 - 66.66% Premium = your average month wage x 0.00415

Professional Technical
Short Term Disability (STD) - Plan 11 - 66.66% Premium = your average month wage x 0.00076
Long Term Disability (LTD) - Plan 6 - 66.66% Premium = your average month wage x 0.00415

Administrator
Short Term Disability (STD) - Plan 11 - 66.66% Premium = your average month wage x 0.00076
Long Term Disability (LTD) - Plan 6 - 66.66% Premium = your average month wage x 0.00415

All Short Term Disability plans have a seven (7) day benefit waiting period
All Long Term Disability plans have a 90 day benefit waiting period

Optional Life Insurance Plans

Optional Employee Life Plans and Rates
\$10,000 - \$500,000 Max Benefit

Monthly Rate Per Each \$10,000 of Benefit

Age as of October 1st	Tobacco Usage Last 12 months	
	No	Yes
Under 25	\$0.15	\$0.23
25-29	\$0.17	\$0.27
30-34	\$0.19	\$0.36
35-39	\$0.27	\$0.41
40-44	\$0.38	\$0.55
45-49	\$0.58	\$0.81
50-54	\$0.88	\$1.24
55-59	\$1.65	\$2.27
60-64	\$2.52	\$3.46
65-69	\$4.86	\$6.51
70-74	\$5.66	\$9.27
75+	\$7.88	\$10.10

Example : \$50,000 plan for 40 year old employee who does **not** use tobacco
 $(50,000/10,000) \times \$0.38 =$ **\$1.90** per month

Optional Child Life/AD&D
\$2,000 - \$10,000 Max Benefit
Rate per \$2000 of benefit (Life) = \$0.10
Rate per \$2000 of benefit (AD&D) = \$0.04

Optional Spouse Life Plan
\$10,000 - \$500,000 Max Benefit

Monthly Rate Per Each \$10,000 of Benefit

Age as of October 1st	Tobacco Usage Last 12 months	
	No	Yes
Under 25	\$0.38	\$0.54
25-29	\$0.45	\$0.64
30-34	\$0.60	\$0.86
35-39	\$0.68	\$0.98
40-44	\$0.80	\$1.19
45-49	\$1.20	\$1.82
50-54	\$1.84	\$2.67
55-59	\$3.40	\$4.70
60-64	\$5.14	\$7.04
65-69	\$9.82	\$13.17
70-74	\$11.77	\$16.48
75+	\$16.48	\$34.83

Example : \$70,000 plan for 30 year old spouse who **does** use tobacco
 $(70,000/10,000) \times \$0.86 =$ **\$6.02** per month

Optional Employee and Spouse AD&D
\$10,000 - \$500,000 Max Benefit
Rate per \$10,000 of Benefit = \$0.15

PLEASE NOTE: District Contribution does not pay for any optional insurances. All optional insurances are Employee paid.