

The Standard
Long Term Disability Plans and Rates
 2025-26 Plan Year

VOLUNTARY ENROLLMENT - EMPLOYEE PAID PLANS

Allows each employee to choose whether or not they wish to enroll.

Premiums must be paid by the employee.

	Voluntary Enrollment - Employee		
	Plan 4	Plan 5	Plan 6
Benefit Waiting Period (Days)	90	90	90
Maximum Monthly Benefit	\$8,000	\$8,000	\$8,000
Benefit Percentage	50%	60%	66 ² / ₃ %
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00247	0.00335	0.00415

MANDATORY ENROLLMENT - EMPLOYER PAID PLANS

Requires all employees to enroll. Premiums must be paid by the employer.

	Mandatory Enrollment - Employer		
	Plan 10	Plan 11	Plan 12
Benefit Waiting Period (Days)	90	90	90
Maximum Monthly Benefit	\$8,000	\$8,000	\$8,000
Benefit Percentage	50%	60%	66 ² / ₃ %
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00165	0.00235	0.00318