

The Standard
Long-Term Disability Plans and Rates
 2026-27 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 Paid			
	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 ⅔%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate	0.00222	0.00362	0.00373

Mandatory Enrollment - Employer Paid Plans

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

Mandatory Enrollment - Employer Paid			
	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 ⅔%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate	0.00165	0.00235	0.00318

Mandatory Enrollment - Employee Paid Plans

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

Mandatory Enrollment - Employee Paid			
	Plan 16	Plan 17	Plan 18
Benefit Waiting Period (Days)	90	90	90
Maximum Monthly Benefit	\$8,000	\$8,000	\$8,000
Benefit Percentage	50%	60%	66 ⅔%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate	0.00175	0.00238	0.00302

*** Maximum Monthly Pre-disability Earnings:**

For 50% Plan: The first \$16,000 of employee's monthly pre-disability earnings

For 60% Plan: The first \$13,333 of employee's monthly pre-disability earnings

For 66 ⅔% Plan: The first \$12,000 of employee's monthly pre-disability earnings