

2021 Optional Long-Term Disability (LTD) Rates

You pay your share of the cost on an after-tax basis.

**Regular and part-time employees:
Optional LTD coverage**

**Contributions per pay period
(dedicated 26 times per year)**

Age	Rate per pay period
0 – 24	\$0.005
25 – 29	\$0.009
30 – 34	\$0.014
35 – 39	\$0.023
40 – 44	\$0.037
45 – 49	\$0.061
50 – 54	\$0.098
55 – 59	\$0.125
60 – 64	\$0.138
65 and older	\$0.119

Calculate your Optional LTD cost per pay period		Example	
1.	Your annual covered pay*	= _____	\$35,000
2.	Divide by \$100	/ 100 = _____	\$350
3.	Divide by 12 months	/ 12 = _____	\$29.17
		\$0.023	
4.	Multiply by cost from chart above	× _____ = _____	(age 38 = \$0.023)
		per pay period	= \$0.67

*Covered pay generally includes base salary plus eligible certified incentive compensation. Certain mortgage and commission (Variable Incentive Compensation) employees have alternative definitions of covered pay for the purposes of determining LTD coverage. See the *Benefits Book* for details.