

**University of Southern Indiana
SHORT TERM DISABILITY
MONTHLY PREMIUM**

NOTE: All rates are approximate and may vary slightly due to rounding.

EMPLOYEE/ AGE	Rate Per	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000
	\$10.00										
<30	\$0.661	\$15.25	\$19.07	\$22.88	\$26.69	\$30.51	\$34.32	\$38.13	\$41.95	\$45.76	\$49.58
30-34	\$0.693	\$15.99	\$19.99	\$23.99	\$27.99	\$31.98	\$35.98	\$39.98	\$43.98	\$47.98	\$51.98
35-39	\$0.412	\$9.51	\$11.88	\$14.26	\$16.64	\$19.02	\$21.39	\$23.77	\$26.15	\$28.52	\$30.90
40-44	\$0.271	\$6.25	\$7.82	\$9.38	\$10.94	\$12.51	\$14.07	\$15.63	\$17.20	\$18.76	\$20.33
45-49	\$0.293	\$6.76	\$8.45	\$10.14	\$11.83	\$13.52	\$15.21	\$16.90	\$18.59	\$20.28	\$21.98
50-54	\$0.325	\$7.50	\$9.38	\$11.25	\$13.13	\$15.00	\$16.88	\$18.75	\$20.63	\$22.50	\$24.38
55-59	\$0.433	\$9.99	\$12.49	\$14.99	\$17.49	\$19.98	\$22.48	\$24.98	\$27.48	\$29.98	\$32.48
60+	\$0.553	\$12.76	\$15.95	\$19.14	\$22.33	\$25.52	\$28.71	\$31.90	\$35.09	\$38.28	\$41.48

EMPLOYEE/ AGE	Rate Per	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$110,000	\$120,000	\$130,000
	\$10.00										
<30	\$0.661	\$53.39	\$57.20	\$61.02	\$64.83	\$68.64	\$72.46	\$76.27	\$83.90	\$91.52	\$99.15
30-34	\$0.693	\$55.97	\$59.97	\$63.97	\$67.97	\$71.97	\$75.96	\$79.96	\$87.96	\$95.95	\$103.95
35-39	\$0.412	\$33.28	\$35.65	\$38.03	\$40.41	\$42.78	\$45.16	\$47.54	\$52.29	\$57.05	\$61.80
40-44	\$0.271	\$21.89	\$23.45	\$25.02	\$26.58	\$28.14	\$29.71	\$31.27	\$34.40	\$37.52	\$40.65
45-49	\$0.293	\$23.67	\$25.36	\$27.05	\$28.74	\$30.43	\$32.12	\$33.81	\$37.19	\$40.57	\$43.95
50-54	\$0.325	\$26.25	\$28.13	\$30.00	\$31.88	\$33.75	\$35.63	\$37.50	\$41.25	\$45.00	\$48.75
55-59	\$0.433	\$34.97	\$37.47	\$39.97	\$42.47	\$44.97	\$47.46	\$49.96	\$54.96	\$59.95	\$64.95
60+	\$0.553	\$44.67	\$47.86	\$51.05	\$54.24	\$57.43	\$60.62	\$63.81	\$70.19	\$76.57	\$82.95

BENEFIT AMOUNT IS 60% OF YOUR BASE WEEKLY EARNINGS

Example: Annual Salary of \$40,000

Annual Salary:	\$40,000
Weekly Earnings:	\$769.23
STD Benefit %:	60%
Weekly STD Benefit	\$461.54
Rate for Age 35	\$0.412 Per \$10.00 of Benefit
Monthly Premium	\$19.02 (Weekly Benefit Divided by 10, Then Multiplied by Rate)