

Short Term Disability

Age	Bi-weekly Premium Rate	Limit Weekly Salary (up to \$2,500)	
0-24	0.307		
25-29	0.307		
30-34	0.307		
35-39	0.307		
40-44	0.321		
45-49	0.33		
50-54	0.336		
55-59	0.343		
60-64	0.372		
65-69	0.385		
70+	0.401		
		Formula	
		Step 1	Enter your Weekly earnings (limit of \$2,500)
		Step 2	Multiply step 1 by 60%
		Step 3	Divide step 2 by \$10
		Step 4	Multiply step 3 figure by rate based on age
		Example	
		<i>Salary of \$50,000 per year, age 45 (rate = 0.33)</i>	
		Step 1	Enter your Weekly earnings (limit of \$2,500) \$961.54
		Step 2	Multiply step 1 by 60% \$576.92
		Step 3	Divide step 2 by \$10 \$57.69
		Step 4	Multiply step 3 figure by rate based on age (0.33) <u>\$19.04</u>
		Bi-Weekly Premium Deduction	\$19.04

Accident Insurance

	Bi-Weekly Premium Deduction
Employee Only	\$4.21
Employee & Spouse	\$6.89
Employee & Child(ren)	\$7.39
Employee & Family	\$10.04

Critical Insurance

*Three different benefit packages to choose from, \$10,000, \$15,000, \$20,000
 **Also available for spouse and children coverage (Limited to 50% of employee benefit)

Employee Age	Bi-Weekly Premium Deduction					
	Non-Tobacco User			Tobacco User		
	\$10,000.00	\$15,000.00	\$20,000.00	\$10,000.00	\$15,000.00	\$20,000.00
0-24	\$0.86	\$1.29	\$1.72	\$0.92	\$1.38	\$1.85
25-29	\$1.25	\$1.88	\$2.50	\$1.40	\$2.10	\$2.81
30-34	\$1.69	\$2.53	\$3.38	\$2.01	\$3.01	\$4.02
35-39	\$2.24	\$3.36	\$4.49	\$2.89	\$4.34	\$5.79
40-44	\$3.33	\$4.99	\$6.66	\$4.77	\$7.16	\$9.54
45-49	\$4.49	\$6.73	\$8.97	\$7.31	\$10.97	\$14.62
50-54	\$6.41	\$9.61	\$12.81	\$11.61	\$17.42	\$23.22
55-59	\$8.78	\$13.17	\$17.56	\$17.40	\$26.10	\$34.80
60-64	\$12.39	\$18.59	\$24.78	\$26.58	\$39.86	\$53.15
65-69	\$17.03	\$25.55	\$34.06	\$38.88	\$58.33	\$77.77
70+	\$17.42	\$26.13	\$34.85	\$39.28	\$58.92	\$78.56

Spouse Age	Bi-Weekly Premium Deduction					
	Non-Tobacco User			Tobacco User		
	\$5,000.00	\$7,500.00	\$10,000.00	\$5,000.00	\$7,500.00	\$10,000.00
0-24	\$0.43	\$0.64	\$0.86	\$0.46	\$0.69	\$0.92
25-29	\$0.63	\$0.94	\$1.25	\$0.70	\$1.05	\$1.40
30-34	\$0.84	\$1.27	\$1.69	\$1.00	\$1.51	\$2.01
35-39	\$1.12	\$1.68	\$2.24	\$1.45	\$2.17	\$2.89
40-44	\$1.66	\$2.50	\$3.33	\$2.39	\$3.58	\$4.77
45-49	\$2.24	\$3.36	\$4.49	\$3.66	\$5.48	\$7.31
50-54	\$3.20	\$4.80	\$6.41	\$5.81	\$8.71	\$11.61
55-59	\$4.39	\$6.58	\$8.78	\$8.70	\$13.05	\$17.40
60-64	\$6.20	\$9.29	\$12.39	\$13.29	\$19.93	\$26.58
65-69	\$8.52	\$12.77	\$17.03	\$19.44	\$29.16	\$38.88
70+	\$8.71	\$13.07	\$17.42	\$19.64	\$29.46	\$39.28

Dependent Children Age	Bi-Weekly Premium Deduction		
	\$2,500.00	\$5,000.00	\$10,000.00
0-26	\$0.41	\$0.82	\$1.64