

Rates

Employee - monthly rate for Short-Term Disability.

Rates are effective as of January 1, 2026.

Short-Term Disability coverage is contributory. You are responsible for paying for all or a part of the cost through payroll deduction.

Find your age bracket (as of the effective date of coverage) to see your rate.

Follow the example below to figure out your monthly and pay period costs.

Your age	Rate*
Under 25	\$0.351
25 - 29	\$0.369
30 - 34	\$0.319
35 - 39	\$0.428
40 - 44	\$0.450
45 - 49	\$0.501
50 - 54	\$0.702
55 - 59	\$0.671
60 - 64	\$0.996
65 - 69	\$0.941
70+	\$0.220

Example weekly benefit (60% of earnings)	Divide by 10	Multiply by rate	Example monthly cost
\$350	/ 10 = 35	x 0.351	= \$12.29
Your weekly benefit (60% of earnings)	Divide by 10	Multiply by rate	Your monthly cost
\$	/ 10 =	x \$	= \$
Your monthly cost	Multiply by 12 months	Annual cost	Divide by your number of pay periods per year (ex: 12,24,26,52,etc.)
\$	x 12	= \$	/ = \$
			Your estimated cost per pay period

*Contact your employer to confirm your part of the cost.