Premium Worksheet

Group Short Term Disability Insurance

Dicalite Management Group

Scheduled Benefit: Each eligible employee may elect **60%**
of their weekly earnings, up to **$1,250** per week benefit maximum.

To calculate your monthly payroll deduction, use the formula indicated below:
(Round all numbers to the nearest whole number)

Age	Rate per $10 benefit
18-24	.43
25-29	.45
30-34	.48
35-39	.46
40-44	.49
45-49	.62
50-54	.89
55-59	1.06
60-64	1.17
65-69	1.44
70+	1.92

1. Enter your Weekly Earnings, not to exceed $ **2,083**   1. $_____

2. Multiply your weekly earnings (Line 1) by **.60**   2. $_____

3. Find your rate from the age table displayed   3. $_____

4. Multiply the amount on Line 2 by the appropriate
   rate for your age entered on Line 3.   4. $_____

5. Divide the amount on Line 4 by 10 and enter the
   amount on Line 5 to get your monthly payroll deduction.   5. $_____

Example Calculation: Jane Smith is Age 35

1. Enter your Weekly Earnings, not to exceed $ **2,083**   1. $ _____400_____

2. Multiply your weekly earnings (Line 1) by **.60**   2. $_____240_ (maximum weekly benefit)

3. Find your rate from the age table displayed   3. $_____.46_

4. Multiply the amount on Line 2 by the appropriate
   rate for your age entered on Line 3.   4. $__110.40_

5. Divide the amount on Line 4 by 10 and enter the
   amount on Line 5 to get your monthly payroll deduction.   5. $___$11.04_ (monthly payroll deduction)

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