Transamerica Short Term Disability

How to calculate the monthly cost

1. Divide your annual salary by 12.
    a. If you don't know your annual salary please contact your payroll department

2. Multiply this result by 60% or .60.

3. Round down to the nearest 100.

4. Refer to the rate chart for your premium.

For Example:

If your salary was 32,000, divide by 12, which equals 2666.67 of monthly salary.

Multiply 2666.67 by .60, which equals 1600.01.

Round down to the nearest 100, which equals 1600.

The monthly premium for someone under 55 is $26.08.

Information for you to know:

1. **The elimination period refers to how long you must be out of work before benefits apply. The elimination period is 14 days for illness or accident.**
2. **The benefit period refers to how long you will receive benefits from this policy. The benefit period is 90 days.**
3. **You can elect benefits up to 60% of your gross monthly salary**
4. **Pregnancy is covered as any other illness.**
5. **Preexisting conditions apply for the first 12 months you are insured by the policy.**
6. **All applications are subject to Medical Underwriting by Transamerica**
7. **The application for coverage is attached. Complete all of the information you can on the application. *Do not complete portions of the application if you are unsure of how to answer*.**

Please see your policy for all plan provisions.

Short Term Disability Rate Calculation

14 day Accident /14 day Illness Elimination Period - 3 Month Benefit Period

Monthly Benefit Amount	<55 Years old	55-59	60+
300	$4.89	$6.42	$9.54
400	$6.52	$8.56	$12.72
500	$8.15	$10.70	$15.90
600	$9.78	$12.84	$19.08
700	$11.41	$14.98	$22.26
800	$13.04	$17.12	$25.44
900	$14.67	$19.26	$28.62
1000	$16.30	$21.40	$31.80
1100	$17.93	$23.54	$34.98
1200	$19.56	$25.68	$38.16
1300	$21.19	$27.82	$41.34
1400	$22.82	$29.96	$44.52
1500	$24.45	$32.10	$47.70
1600	$26.08	$34.24	$50.88
1700	$27.71	$36.38	$54.06
1800	$29.34	$38.52	$57.24
1900	$30.97	$40.66	$60.42
2000	$32.60	$42.80	$63.60
2100	$34.23	$44.94	$66.78
2200	$35.86	$47.08	$69.96
2300	$37.49	$49.22	$73.14
2400	$39.12	$51.36	$76.32
2500	$40.75	$53.50	$79.50
2600	$42.38	$55.64	$82.68
2700	$44.01	$57.78	$85.86
2800	$45.64	$59.92	$89.04
2900	$47.27	$62.06	$92.22
3000	$48.90	$64.20	$95.40
3500	$57.05	$74.90	$111.30
4000	$65.20	$85.60	$127.20
4500	$73.35	$96.30	$143.10
5000	$81.50	$107.00	$159.00
5500	$89.65	$117.70	$174.90
6000	$97.80	$128.40	$190.80

Choose your monthly benefit amount not to exceed 60% of your gross monthly salary.
You can choose monthly benefit amounts less than 60%.
Preexisting conditions apply for the first 12 months from the effective date.
Please contact the Drury Group at 791-0128 for all policy details.