

## Long Term Disability Rates

### Cost Per Paycheck

SEMI-MONTHLY PAY 12-month positions Annual Salary	60% Benefit	70% Benefit	60% Benefit	70% Benefit	UVM Cost	UVM Cost
	Without Retirement Protection	Without Retirement Protection	With Retirement Protection	With Retirement Protection	Without Retirement Protection	With Retirement Protection
\$15,000 or less	\$ 1.27	\$ 2.63	\$ 1.68	\$ 3.04	\$ 2.95	\$ 3.91
\$15,001-20,000	\$ 1.48	\$ 3.07	\$ 1.96	\$ 3.55	\$ 3.45	\$ 4.56
\$20,001-30,000	\$ 2.11	\$ 4.38	\$ 2.79	\$ 5.06	\$ 4.92	\$ 6.52
\$30,001-40,000	\$ 2.95	\$ 6.13	\$ 3.91	\$ 7.09	\$ 6.89	\$ 9.13
\$40,001-50,000	\$ 3.80	\$ 7.88	\$ 5.03	\$ 9.12	\$ 8.86	\$ 11.73
\$50,001-60,000	\$ 4.64	\$ 9.64	\$ 6.15	\$ 11.14	\$ 10.83	\$ 14.34
\$60,001-70,000	\$ 5.48	\$ 11.39	\$ 7.26	\$ 13.17	\$ 12.80	\$ 16.95
\$70,001-80,000	\$ 6.33	\$ 13.14	\$ 8.38	\$ 15.19	\$ 14.77	\$ 19.56
\$80,001-90,000	\$ 7.17	\$ 14.89	\$ 9.50	\$ 17.22	\$ 16.73	\$ 22.16
\$90,001-100,000	\$ 8.02	\$ 16.64	\$ 10.62	\$ 19.25	\$ 18.70	\$ 24.77
\$100,001-110,000	\$ 8.86	\$ 18.40	\$ 11.73	\$ 21.27	\$ 20.67	\$ 27.38
\$110,001-120,000	\$ 9.70	\$ 20.15	\$ 12.85	\$ 23.30	\$ 22.64	\$ 29.99
\$120,001-130,000	\$ 10.55	\$ 21.90	\$ 13.97	\$ 25.32	\$ 24.61	\$ 32.59
\$130,001-140,000	\$ 11.39	\$ 23.65	\$ 15.09	\$ 27.35	\$ 26.58	\$ 35.20
\$140,001-150,000	\$ 12.23	\$ 25.41	\$ 16.20	\$ 29.37	\$ 28.55	\$ 37.81
\$150,001-160,000	\$ 13.08	\$ 27.16	\$ 17.32	\$ 31.40	\$ 30.52	\$ 40.42
\$160,001-170,000	\$ 13.92	\$ 28.91	\$ 18.44	\$ 33.43	\$ 32.48	\$ 43.02
\$170,001-180,000	\$ 14.77	\$ 30.66	\$ 19.56	\$ 35.45	\$ 34.45	\$ 45.63
\$180,001-190,000	\$ 15.61	\$ 32.41	\$ 20.67	\$ 37.48	\$ 36.42	\$ 48.24
\$190,001-200,000	\$ 16.45	\$ 34.17	\$ 21.79	\$ 39.50	\$ 38.39	\$ 50.85
\$200,001 and over	\$ 16.88	\$ 35.04	\$ 22.35	\$ 40.52	\$ 39.38	\$ 52.15

BI-WEEKLY PAY 12- month positions Annual Salary	60% Benefit	70% Benefit	60% Benefit	70% Benefit	UVM Cost	UVM Cost
	Without Retirement Protection	Without Retirement Protection	With Retirement Protection	With Retirement Protection	Without Retirement Protection	With Retirement Protection
\$15,000 or less	\$ 1.17	\$ 2.43	\$ 1.55	\$ 2.81	\$ 2.73	\$ 3.61
\$15,001-20,000	\$ 1.36	\$ 2.83	\$ 1.81	\$ 3.27	\$ 3.18	\$ 4.21
\$20,001-30,000	\$ 1.95	\$ 4.04	\$ 2.58	\$ 4.68	\$ 4.54	\$ 6.02
\$30,001-40,000	\$ 2.73	\$ 5.66	\$ 3.61	\$ 6.55	\$ 6.36	\$ 8.42
\$40,001-50,000	\$ 3.50	\$ 7.28	\$ 4.64	\$ 8.42	\$ 8.18	\$ 10.83
\$50,001-60,000	\$ 4.28	\$ 8.90	\$ 5.67	\$ 10.29	\$ 10.00	\$ 13.24
\$60,001-70,000	\$ 5.06	\$ 10.51	\$ 6.71	\$ 12.16	\$ 11.81	\$ 15.65
\$70,001-80,000	\$ 5.84	\$ 12.13	\$ 7.74	\$ 14.03	\$ 13.63	\$ 18.05
\$80,001-90,000	\$ 6.62	\$ 13.75	\$ 8.77	\$ 15.90	\$ 15.45	\$ 20.46
\$90,001-100,000	\$ 7.40	\$ 15.36	\$ 9.80	\$ 17.77	\$ 17.26	\$ 22.87
\$100,001-110,000	\$ 8.18	\$ 16.98	\$ 10.83	\$ 19.64	\$ 19.08	\$ 25.27

The cost shown is the median for the range. Your exact cost will vary, contingent upon your base pay.

Updated: October 2020