

## Long Term Disability Rates

### Cost Per Paycheck

<b>SEMI-MONTHLY PAY 12-month positions Annual Salary</b>	60% Benefit Without Retirement Protection	70% Benefit Without Retirement Protection	60% Benefit With Retirement Protection	70% Benefit With Retirement Protection	UVM Cost Without Retirement Protection	UVM Cost With Retirement Protection
\$15,000 or Less	\$1.19	\$2.47	\$1.58	\$2.86	<b>\$2.79</b>	<b>\$3.69</b>
\$15,001-20,000	\$1.61	\$3.34	\$2.13	\$3.85	<b>\$3.74</b>	<b>\$4.97</b>
\$20,001-30,000	\$2.30	\$4.76	\$3.04	\$5.50	<b>\$5.35</b>	<b>\$7.09</b>
\$30,001-40,000	\$3.21	\$6.67	\$4.25	\$7.71	<b>\$7.49</b>	<b>\$9.92</b>
\$40,001-50,000	\$4.13	\$8.58	\$5.47	\$9.91	<b>\$9.63</b>	<b>\$12.76</b>
\$50,001-60,000	\$5.05	\$10.48	\$6.68	\$12.12	<b>\$11.77</b>	<b>\$15.59</b>
\$60,001-70,000	\$5.96	\$12.38	\$7.90	\$14.31	<b>\$13.92</b>	<b>\$18.43</b>
\$70,001-80,000	\$6.88	\$14.28	\$9.11	\$16.52	<b>\$16.06</b>	<b>\$21.26</b>
\$80,001-90,000	\$7.80	\$16.19	\$10.33	\$18.72	<b>\$18.20</b>	<b>\$24.10</b>
\$90,001-100,000	\$8.72	\$18.11	\$11.54	\$20.93	<b>\$20.33</b>	<b>\$26.93</b>
\$100,001 - 110,000	\$9.63	\$20.00	\$12.76	\$23.12	<b>\$22.48</b>	<b>\$29.77</b>
\$110,001 - 120,000	\$10.55	\$21.91	\$13.97	\$25.33	<b>\$24.62</b>	<b>\$32.60</b>
\$120,001 -130,000	\$11.47	\$23.81	\$15.19	\$27.53	<b>\$26.76</b>	<b>\$35.44</b>
\$130,001 - 140,000	\$12.39	\$25.72	\$16.40	\$29.74	<b>\$28.90</b>	<b>\$38.27</b>
\$140,001 - 150,000	\$13.31	\$27.62	\$17.62	\$31.93	<b>\$31.04</b>	<b>\$41.11</b>
\$150,001 - 160,000	\$14.22	\$29.53	\$18.83	\$34.14	<b>\$33.18</b>	<b>\$43.94</b>
\$160,001 - 170,000	\$15.14	\$31.44	\$20.05	\$36.34	<b>\$35.32</b>	<b>\$46.78</b>
\$170,001 - 180,000	\$16.06	\$33.34	\$21.26	\$38.55	<b>\$37.46</b>	<b>\$49.61</b>
\$180,001 - 190,000	\$16.97	\$35.24	\$22.48	\$40.74	<b>\$39.61</b>	<b>\$52.45</b>
\$190,001 - 200,000	\$17.89	\$37.14	\$23.69	\$42.95	<b>\$41.75</b>	<b>\$55.28</b>
\$200,001 and over	\$19.73	\$40.97	\$26.12	\$47.36	<b>\$46.02</b>	<b>\$60.95</b>

<b>BIWEEKLY PAY Annualized Pay Rate (Hourly rate X 2080 hrs.)</b>	60% Benefit Without Retirement Protection	70% Benefit Without Retirement Protection	60% Benefit With Retirement Protection	70% Benefit With Retirement Protection	UVM Cost Without Retirement Protection	UVM Cost With Retirement Protection
\$15,000 or Less	\$1.10	\$2.29	\$1.46	\$2.64	<b>\$2.57</b>	<b>\$3.41</b>
\$15,001-20,000	\$1.61	\$3.34	\$2.13	\$3.85	<b>\$3.74</b>	<b>\$4.97</b>
\$20,001-30,000	\$2.30	\$4.76	\$3.04	\$5.50	<b>\$5.35</b>	<b>\$7.09</b>
\$30,001-40,000	\$3.21	\$6.67	\$4.25	\$7.71	<b>\$7.49</b>	<b>\$9.92</b>
\$40,001-50,000	\$4.13	\$8.58	\$5.47	\$9.91	<b>\$9.63</b>	<b>\$12.76</b>
\$50,001-60,000	\$5.05	\$10.48	\$6.68	\$12.12	<b>\$11.77</b>	<b>\$15.59</b>
\$60,001-70,000	\$5.96	\$12.38	\$7.90	\$14.31	<b>\$13.92</b>	<b>\$18.43</b>
\$70,001-80,000	\$6.88	\$14.28	\$9.11	\$16.52	<b>\$16.06</b>	<b>\$21.26</b>
\$80,001-90,000	\$7.80	\$16.19	\$10.33	\$18.72	<b>\$18.20</b>	<b>\$24.10</b>
\$90,001-100,000	\$8.72	\$18.11	\$11.54	\$20.93	<b>\$20.33</b>	<b>\$26.93</b>
\$100,001 - 110,000	\$9.63	\$20.00	\$12.76	\$23.12	<b>\$22.48</b>	<b>\$29.77</b>

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

Updated July 2010