# Short Term and Long Term Disability Insurance Premium Calculations

## Short Term Disability

To calculate your expected monthly premium, use the following table:

- **Monthly Wage not to exceed $36,166.67 (Annual Salary divided by 12)**: $\_
- **Multiply by Premium Rate**: $\times$ 0.0006
- **Monthly Premium (will be deducted one-half on 7th and one-half on 22nd of each month)**: $\_

## Long Term Disability

**Long Term Disability:** To calculate your monthly LTD insurance premium, choose the box below that corresponds with the University-funded retirement plan in which you are enrolled\(^1\). If you are a practicing physician, use the box at the bottom. Contact the Benefits Department at (801) 581-7447 if you are unsure which box applied to you.

### Long Term Disability - 401(a) Defined Contribution Retirement Plan and Utah Retirement Systems Tier II Plans (Participation began 7/1/2011 or after)

To calculate your expected monthly premium, use the following table:

- **Monthly Wage not to exceed $41,666.67 (Annual Salary divided by 12)**: $\_
- **Multiply by Premium Rate**: $\times$ 0.00365
- **Subtotal**: $\_
- **Subtract University Contribution**: $8 (75% FTE or greater) or $4 (50% to 74% FTE)
- **Monthly Premium (will be deducted one-half on 7th and one-half on 22nd of each month)**: $\_

### Long Term Disability – Utah Retirement Systems Tier I (Participation with URS began prior to 7/1/2011)

To calculate your expected monthly premium, use the following table:

- **Monthly Wage not to exceed $41,666.67 (Annual Salary divided by 12)**: $\_
- **Multiply by Premium Rate**: $\times$ 0.00266
- **Subtotal**: $\_
- **Subtract University Contribution**: $8 (75% FTE or greater) or $4 (50% to 74% FTE)
- **Monthly Premium (will be deducted one-half on 7th and one-half on 22nd of each month)**: $\_

### Long Term Disability – Practicing Physicians only

To calculate your expected monthly premium, use the following table:

- **Monthly compensation including CIP up to $41,666.67 (Annual Salary divided by 12)**: $\_
- **Multiply by Premium Rate**: $\times$ 0.00582
- **Approximate Monthly Premium (Actual premium will be calculated on compensation received each pay period)**: $\_

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\(^1\) If you are not eligible for University-funded retirement, use the URS Tier I calculation and rate.