

GUARDIAN SHORT-TERM DISABILITY (STD) RATE CHART AND HOW TO CALCULATE PREMIUM

Guardian STD Rates

CURRENT AGE BAND	EMPLOYEE RATE PER \$10 OF WEEKLY COVERED BENEFIT VOLUME	
	Option 1 50% coverage	Option 2 60% coverage
Less than 25	\$0.33	\$0.34
25-29	\$0.45	\$0.47
30-34	\$0.62	\$0.65
35-39	\$0.45	\$0.47
40-44	\$0.32	\$0.33
45-49	\$0.34	\$0.35
50-54	\$0.38	\$0.40
55-59	\$0.45	\$0.47
60 and over	\$0.53	\$0.55

1. Take your annual salary and divide by 52 (weeks). This is your weekly salary.
2. Multiply this number by either .50 or .60 depending on which option you wish to elect (option 1 for 50% coverage or option 2 for 60% coverage).
3. If the result of # 2 is greater than \$1,500 (maximum weekly benefit), then use \$1,500. If not, use the number you calculated for # 2.
4. Take the result of #3 and round to the nearest dollar.
5. Take the result of #4 and divide by 10.
6. Find your rate based on your age band and option selection in the table above.
7. Multiply the result of #5 by the rate based on your age band. This is your monthly premium.
8. Multiply the result of #7 x 12 (calendar months in a year). This is your annual premium.
9. Divide the result of #8 by 26. This is your biweekly premium.