



FY 2020-2021 Plan Year  
 Optional Long-Term Disability Rates

Monthly Premium Rates

FY 2020-21 Monthly Employee Voluntary Long-Term Disability Premium Rates  
 Monthly premium rate is a percentage of an employee's monthly covered compensation.

Age	PERA Vested*	PERA Non-Vested**
Under age 30	0.0010	0.0030
30-34	0.0010	0.0030
35-39	0.0012	0.0036
40-44	0.0015	0.0044
45-49	0.0020	0.0062
50-54	0.0031	0.0094
55-59	0.0047	0.014
60-64	0.0065	0.0207
65-69	0.0071	0.0212
Age 70 and Over	0.0086	0.0257

\*If you are vested in the PERA Defined Benefit (DB) Retirement Plan, use these Voluntary LTD premium rates.

\*\*If you are non-vested in the PERA Defined Benefit (DB) Retirement Plan or you are enrolled in the PERA Defined Contribution (Dc) Retirement Plan, use these Voluntary LTD premium rates.

Example of Premium Calculation:

If you are vested in the PERA Defined Benefit (DB) Retirement Plan, Age 42, with a monthly Covered salary of \$4,000, your premium would be \$6.00 per month (the age of 42 Vested premium rate is .0015, multiple by monthly covered salary of \$4,000 = \$6.00 per month).

