

# LEITERS

## Short term disability

### Estimated weekly benefit & monthly deduction amount

End of rate guarantee period: 12/31/2020

To determine your estimated weekly benefit amount, multiply your weekly earnings by your benefit percentage. See your benefit summary for the definition of earnings.

Weekly earnings: \$ \_\_\_\_\_  
If your weekly earnings are greater than \$3,333 then use \$3,333 as your earnings.

X Benefit percentage: 0.60

= **Estimated weekly benefit amount:** \$ \_\_\_\_\_

To determine your estimated monthly deduction, multiply your estimated weekly benefit amount by your age rate in the box at the right.

Age	Monthly rate
Age 24 & Under	0.037
25-29	0.043
30-34	0.053
35-39	0.042
40-44	0.021
45-49	0.023
50-54	0.026
55-59	0.032
60-64	0.041
65-69	0.046
70+	0.049

Estimated weekly benefit amount: \$ \_\_\_\_\_

X Age rate: \$ \_\_\_\_\_

X Employee Contribution Percent: 100%

= **Employee's estimated monthly deduction:** \$ \_\_\_\_\_

### Example

Age 30; weekly earnings: \$3,000; age rate is 0.053; Employee Contribution: 100%

**Estimated weekly benefit amount :** \$3,000.00 X 0.60 = \$1,800.00

**Employee's estimated monthly deduction :** \$1,800.00 X 0.053 X 1.00 = \$95.40



If your age changes to a different rate band during the guarantee period, your deduction amount will change to reflect the new rate band effective on the next policy anniversary date.

This is a general statement of Short Term Disability insurance underwritten by Principal Life Insurance Company. It is not an insurance contract and does not contain all of the qualifications and restrictions of the coverage being offered to you. If any provision presented here is found to be in conflict with federal or state law, that provision will be applied to comply with federal or state law. The group policy determines all rights, benefits, exclusions and limitations of the insurance described here. For more details about the coverage, refer to the policy that will be issued to each member.