

Everglades College
Premium Calculation Sheet
 Rates Effective January 1, 2026



Eligibility: All Active Full Time Employees working a minimum of 30 Hours per week.

Employee Voluntary Long Term Disability - Current Semi-Monthly Cost by Age Band

Current Monthly Rates per \$100:		0.112	0.112	0.112	0.231	0.320	0.433	0.582	0.664	0.515	0.195
Annual Earnings	Monthly Benefit	Age <25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
\$20,000	\$1,000.00	0.93	0.93	0.93	1.93	2.67	3.61	4.85	5.53	4.29	1.63
\$25,000	\$1,250.00	1.17	1.17	1.17	2.41	3.33	4.51	6.06	6.92	5.36	2.03
\$30,000	\$1,500.00	1.40	1.40	1.40	2.89	4.00	5.41	7.28	8.30	6.44	2.44
\$35,000	\$1,750.00	1.63	1.63	1.63	3.37	4.67	6.31	8.49	9.68	7.51	2.84
\$40,000	\$2,000.00	1.87	1.87	1.87	3.85	5.33	7.22	9.70	11.07	8.58	3.25
\$45,000	\$2,250.00	2.10	2.10	2.10	4.33	6.00	8.12	10.91	12.45	9.66	3.66
\$50,000	\$2,500.00	2.33	2.33	2.33	4.81	6.67	9.02	12.13	13.83	10.73	4.06
\$55,000	\$2,750.00	2.57	2.57	2.57	5.29	7.33	9.92	13.34	15.22	11.80	4.47
\$60,000	\$3,000.00	2.80	2.80	2.80	5.78	8.00	10.83	14.55	16.60	12.88	4.88
\$65,000	\$3,250.00	3.03	3.03	3.03	6.26	8.67	11.73	15.76	17.98	13.95	5.28
\$70,000	\$3,500.00	3.27	3.27	3.27	6.74	9.33	12.63	16.98	19.37	15.02	5.69
\$75,000	\$3,750.00	3.50	3.50	3.50	7.22	10.00	13.53	18.19	20.75	16.09	6.09
\$80,000	\$4,000.00	3.73	3.73	3.73	7.70	10.67	14.43	19.40	22.13	17.17	6.50
\$85,000	\$4,250.00	3.97	3.97	3.97	8.18	11.33	15.34	20.61	23.52	18.24	6.91
\$90,000	\$4,500.00	4.20	4.20	4.20	8.66	12.00	16.24	21.83	24.90	19.31	7.31
\$95,000	\$4,750.00	4.43	4.43	4.43	9.14	12.67	17.14	23.04	26.28	20.39	7.72
\$100,000	\$5,000.00	4.67	4.67	4.67	9.63	13.33	18.04	24.25	27.67	21.46	8.13

If your annual earnings are not shown above, use the formula below to calculate the cost of coverage:

$$\frac{\$ \text{Annual Earnings}}{12} = \$ \text{Monthly Earnings}$$

$$\text{\$10,000.00 Benefit Maximum} \div 60\% \text{ Benefit} = \text{\$16,666.67 Maximum Covered Monthly Earnings}$$

The lesser of the calculated Monthly Earnings or the Maximum Covered Monthly Earnings is used for the Covered Monthly Earnings below.

$$\frac{\$ \text{Covered Monthly Earnings}}{\text{Rate}} \times \text{Subtotal} \div 100 = \$ \text{Monthly Cost} \div 2 = \$ \text{Semi-Monthly Cost}$$

(See top row above)

Rates shown are current as of the effective date and are subject to change over time.

Costs shown are estimates only. Your actual payroll deduction may be slightly higher or lower from those provided here.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company, and certain products in California by Unimerica Life Insurance Company. Texas Coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL-TX 4/5.