

## 2025 Long-Term Disability Insurance

gross annual	max monthly benefit from all sources	max monthly benefit payable	monthly cost	semimonthly cost
\$6,001 - \$6,500	\$300	\$300	\$1.44	\$.72
\$6,501 - \$7,000	\$350	\$350	\$1.68	\$.84
\$7,001 - \$8,000	\$400	\$400	\$1.92	\$.96
\$8,001 - \$9,000	\$450	\$450	\$2.16	\$1.08
\$9,001 - \$10,000	\$500	\$500	\$2.40	\$1.20
\$10,001 - \$11,000	\$550	\$550	\$2.64	\$1.32
\$11,001 - \$12,000	\$600	\$600	\$2.88	\$1.44
\$12,001 - \$12,500	\$650	\$650	\$3.12	\$1.56
\$12,501 - \$13,000	\$700	\$700	\$3.36	\$1.68
\$13,001 - \$14,000	\$750	\$750	\$3.60	\$1.80
\$14,001 - \$15,000	\$800	\$800	\$3.84	\$1.92
\$15,001 - \$16,000	\$850	\$850	\$4.08	\$2.04
\$16,001 - \$18,000	\$900	\$900	\$4.32	\$2.16
\$18,001 - \$19,000	\$950	\$950	\$4.56	\$2.28
\$19,001 - \$20,000	\$1,000	\$1,000	\$4.80	\$2.40
\$20,001 - \$22,000	\$1,100	\$1,100	\$5.28	\$2.64
\$22,001 - \$24,000	\$1,200	\$1,200	\$5.76	\$2.88
\$24,001 - \$26,000	\$1,300	\$1,300	\$6.24	\$3.12
\$26,001 - \$28,000	\$1,400	\$1,400	\$6.72	\$3.36
\$28,001 - \$30,000	\$1,500	\$1,500	\$7.20	\$3.60
\$30,001 - \$32,000	\$1,600	\$1,600	\$7.68	\$3.84
\$32,001 - \$34,000	\$1,700	\$1,700	\$8.16	\$4.08
\$34,001 - \$36,000	\$1,800	\$1,800	\$8.64	\$4.32
\$36,001 - \$38,000	\$1,900	\$1,900	\$9.12	\$4.56
\$38,001 - \$40,000	\$2,000	\$2,000	\$9.60	\$4.80
\$40,001 - \$42,000	\$2,100	\$2,100	\$10.08	\$5.04
\$42,001 - \$44,000	\$2,200	\$2,200	\$10.56	\$5.28
\$44,001 - \$46,000	\$2,300	\$2,300	\$11.04	\$5.52
\$46,001 - \$48,000	\$2,400	\$2,400	\$11.52	\$5.76
\$48,001 - \$50,000	\$2,500	\$2,500	\$12.00	\$6.00
\$50,001 - \$52,000	\$2,600	\$2,600	\$12.48	\$6.24
\$52,001 - \$54,000	\$2,700	\$2,700	\$12.96	\$6.48
\$54,001 - \$56,000	\$2,800	\$2,800	\$13.44	\$6.72
\$56,001 - \$58,000	\$2,900	\$2,900	\$13.92	\$6.96
\$58,001 - \$60,000	\$3,000	\$3,000	\$14.40	\$7.20
\$60,001 - \$61,000	\$3,100	\$3,100	\$14.88	\$7.44
\$61,001 - \$62,000	\$3,200	\$3,200	\$15.36	\$7.68
\$62,001 - \$63,000	\$3,300	\$3,300	\$15.84	\$7.92

<b>gross annual</b>	<b>max monthly benefit from all sources</b>	<b>max monthly benefit payable</b>	<b>monthly cost</b>	<b>semimonthly cost</b>
\$63,001 - \$64,000	\$3,400	\$3,400	\$16.32	\$8.16
\$64,001 - \$65,000	\$3,500	\$3,500	\$16.80	\$8.40
\$65,001 - \$67,000	\$3,600	\$3,600	\$17.28	\$8.64
\$67,001 - \$69,000	\$3,700	\$3,700	\$17.76	\$8.88
\$69,001 - \$71,500	\$3,800	\$3,800	\$18.24	\$9.12
\$71,501 - \$73,000	\$3,900	\$3,900	\$18.72	\$9.36
\$73,001 - \$75,000	\$4,000	\$4,000	\$19.20	\$9.60
\$75,001 - \$77,000	\$4,100	\$4,100	\$19.68	\$9.84
\$77,001 - \$79,000	\$4,200	\$4,200	\$20.16	\$10.08
\$79,001 - \$81,000	\$4,300	\$4,300	\$20.64	\$10.32
\$81,001 - \$83,000	\$4,400	\$4,400	\$21.12	\$10.56
\$83,001 - \$85,000	\$4,500	\$4,500	\$21.60	\$10.80
\$85,001 - \$87,000	\$4,600	\$4,600	\$22.08	\$11.04
\$87,001 - \$89,000	\$4,700	\$4,700	\$22.56	\$11.28
\$89,001 - \$91,000	\$4,800	\$4,800	\$23.04	\$11.52
\$91,001 - \$93,000	\$4,900	\$4,900	\$23.52	\$11.76
\$93,001 - \$96,000	\$5,000	\$5,000	\$24.00	\$12.00
\$96,001 - \$98,000	\$5,100	\$5,100	\$24.48	\$12.24
\$98,001 - \$100,000	\$5,200	\$5,200	\$24.96	\$12.48
\$100,001 - \$102,000	\$5,300	\$5,300	\$25.44	\$12.72
\$102,001 - \$104,000	\$5,400	\$5,400	\$25.92	\$12.96
\$104,001 - \$106,000	\$5,500	\$5,500	\$26.40	\$13.20
\$106,001 - \$108,000	\$5,600	\$5,600	\$26.88	\$13.44
\$108,001 - \$110,000	\$5,700	\$5,700	\$27.36	\$13.68
\$110,001 - \$112,000	\$5,800	\$5,800	\$27.84	\$13.92
\$112,001 - \$114,000	\$5,900	\$5,900	\$28.32	\$14.16
\$114,001 - \$116,000	\$6,000	\$6,000	\$28.80	\$14.40
\$116,001 - \$118,000	\$6,100	\$6,100	\$29.28	\$14.64
\$118,001 - \$120,000	\$6,200	\$6,200	\$29.76	\$14.88
\$120,001 - \$122,000	\$6,300	\$6,300	\$30.24	\$15.12
\$122,001 - \$124,000	\$6,400	\$6,400	\$30.72	\$15.36
\$124,001 - \$126,000	\$6,500	\$6,500	\$31.20	\$15.60
\$126,001 - \$128,000	\$6,600	\$6,600	\$31.68	\$15.84
\$128,001 - \$130,000	\$6,700	\$6,700	\$32.16	\$16.08
\$130,001 - \$132,000	\$6,800	\$6,800	\$32.64	\$16.32
\$132,001 - \$133,500	\$6,900	\$6,900	\$33.12	\$16.56
\$133,501 - \$135,500	\$7,000	\$7,000	\$33.60	\$16.80

The maximum benefit from all sources is the most you can expect to receive from all sources of disability income, including but not limited to, state disability retirement, workers' compensation, Social Security, and any other income you may receive.