

## Long-term disability buy-up

You may choose to purchase additional LTD insurance to cover your bonus and/or commissions to receive 60% of your total compensation, up to a combined maximum (your company-provided LTD amount plus your LTD buy-up amount) of \$30,000 per month.

	Age	Biweekly rate
Buy-up (per \$100 of covered payroll)	18-40	\$0.174
	41-50	\$0.542
	51-60	\$0.968
	61+	\$0.889

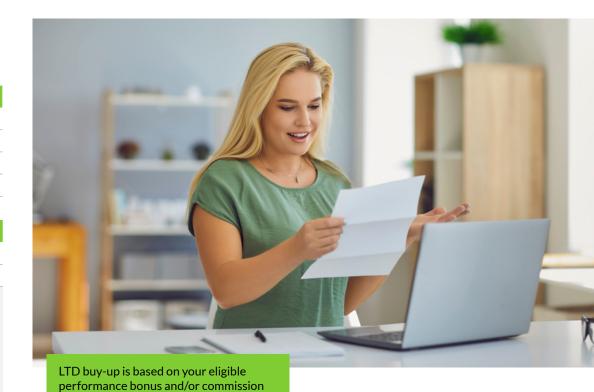
LTD buy-up example	
Age	45
Eligible performance bonus and/or commission <sup>1</sup>	\$10,000

## Calculation

- 1. Divide performance bonus and/or commissions of \$10,000 by 100
- **2.** Multiply amount by age-based rate
- **3.** Divide by 26 pay periods

\$10,000/100	=	\$100
\$100 x \$0.542	=	\$54.20
\$54.20/26 pay periods	=	\$2.08

<sup>&</sup>lt;sup>1</sup>LTD buy-up is calculated using the eligible bonus and/or commissions earned in the previous year. Your 2026 LTD buy-up uses 2025 eligible earnings.



paid in the prior year.