

## 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)	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

$\$10,000 / 100$	=	<b>\$100</b>
$\$100 \times \$0.542$	=	<b>\$54.20</b>
$\$54.20 / 26 \text{ pay periods}$	=	<b>\$2.08</b>

<sup>1</sup> LTD buy-up is calculated using the eligible bonus and/or commissions earned in the previous year. Your 2025 LTD buy-up uses 2024 eligible earnings.



LTD buy-up is based on your eligible performance bonus and/or commission paid in the prior year.