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[1]	$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**

[1] *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.*

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