

## Long Term Disability Buy-Up Rates for City of Tucson

*Effective through July 1, 2014 - June 30, 2015*

### Bi-Weekly Contribution Worksheet

Use this sheet to help you determine your bi-weekly contribution amount for Group Long Term Disability (LTD) Buy-Up Insurance Coverage.

**Example:**

**Step 1:** My gross annual salary is:   
(Hourly rate x 2080)

**Step 2:** Divided by 12 = monthly salary

**Step 3:** Multiply monthly salary by rate   
(see rates)  
(If monthly salary is greater than \$10,000, use \$10,000)

**Step 4:** Multiply by 12

**Step 5:** Divide by 26

**Step 6:** Divide by 100

This is your bi-weekly contribution

Age	Rate
<25	0.04
25-29	0.04
30-34	0.05
35-39	0.13
40-44	0.209
45-49	0.359
50-54	0.489
55-59	0.608
60-64	0.599
65+	0.529