

# University of California San Francisco 2008 Premiums

## SUPPLEMENTAL DISABILITY INSURANCE

To calculate your monthly premium  
multiply the full-time monthly rate for your position (up to \$14,286)  
by the appropriate premium factor listed below.

| <u>AGE</u>  | <u>WAITING PERIOD</u> |                |                |                 |
|-------------|-----------------------|----------------|----------------|-----------------|
|             | <u>7 DAYS</u>         | <u>30 DAYS</u> | <u>90 DAYS</u> | <u>180 DAYS</u> |
| Under 35    | 0.0063                | 0.0024         | 0.002          | 0.0008          |
| 35-39       | 0.0067                | 0.0026         | 0.0022         | 0.0011          |
| 40-44       | 0.0075                | 0.0032         | 0.0027         | 0.0017          |
| 45-49       | 0.0082                | 0.0037         | 0.0032         | 0.0021          |
| 50-54       | 0.0102                | 0.0048         | 0.004          | 0.0032          |
| 55-59       | 0.0122                | 0.0068         | 0.0058         | 0.0051          |
| 60-64       | 0.0169                | 0.0112         | 0.0096         | 0.0091          |
| 65-69       | 0.0151                | 0.0087         | 0.0074         | 0.0066          |
| 70 and over | 0.0114                | 0.0048         | 0.0041         | 0.0027          |

## ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

### MONTHLY RATES

| <u>COVERAGE AMOUNT</u> | <u>SELF</u> | <u>FAMILY</u> | <u>MODIFIED FAMILY</u> |
|------------------------|-------------|---------------|------------------------|
| 10,000                 | 0.16        | 0.26          | 0.20                   |
| 20,000                 | 0.32        | 0.52          | 0.40                   |
| 30,000                 | 0.48        | 0.78          | 0.60                   |
| 40,000                 | 0.64        | 1.04          | 0.80                   |
| 50,000                 | 0.80        | 1.30          | 1.00                   |
| 60,000                 | 0.96        | 1.56          | 1.20                   |
| 70,000                 | 1.12        | 1.82          | 1.40                   |
| 80,000                 | 1.28        | 2.08          | 1.60                   |
| 90,000                 | 1.44        | 2.34          | 1.80                   |
| 100,000                | 1.60        | 2.60          | 2.00                   |
| 125,000                | 2.00        | 3.25          | 2.50                   |
| 150,000                | 2.40        | 3.90          | 3.00                   |
| 175,000                | 2.80        | 4.55          | 3.50                   |
| 200,000                | 3.20        | 5.80          | 4.00                   |
| 300,000                | 4.80        | 7.80          | 6.00                   |
| 400,000                | 6.40        | 10.04         | 8.00                   |
| 500,000                | 8.00        | 13.00         | 10.00                  |