



SHORT-TERM DISABILITY & SUPPLEMENTAL LIFE PREMIUMS

2026 PLAN YEAR

**** Twelve-Month Premiums – Short Term Disability**

SHORT-TERM DISABILITY (cost per \$100 of salary)		
Plan	Per Pay Period†	Per Month
Unum	\$.035	\$0.695
Hartford	\$0.13	\$0.26

**** Twelve-Month Premiums – Employee Supplemental Life Insurance**

SUPPLEMENTAL EMPLOYEE LIFE INSURANCE (per \$1,000 of coverage)				
Age Range	The Hartford		Unum	
	Per Pay Period†	Per Month	Per Pay Period†	Per Month
18–24	\$0.027	\$0.053	\$0.025	\$0.050
25–29	\$0.027	\$0.053	\$0.025	\$0.050
30–34	\$0.030	\$0.059	\$0.028	\$0.055
35–39	\$0.033	\$0.065	\$0.030	\$0.060
40–44	\$0.051	\$0.101	\$0.045	\$0.090
45–49	\$0.065	\$0.129	\$0.057	\$0.113
50–54	\$0.100	\$0.200	\$0.078	\$0.155
55–59	\$0.141	\$0.282	\$0.122	\$0.244
60–64	\$0.246	\$0.492	\$0.198	\$0.395
65–69	\$0.246	\$0.492	\$0.212	\$0.423
70+	\$0.384	\$0.768	\$0.307	\$0.614

** Employees paid over the nine-month academic year can expect to have extra premium deductions in the spring semester. Premiums are pre-collected in the spring to pay for voluntary benefits coverage (medical, dental, vision, sup. life insurance) through the summer months. The expectation is that the employee will return for the fall semester.



Twelve-Month Premiums – Dependent Life Insurance

UNUM SPOUSE/PARTNER (per \$1,000 of coverage)		
Age Range (based on employee's age)	Per Pay Period	Per Month
18–24	\$0.010	\$0.020
25–29	\$0.010	\$0.020
30–34	\$0.013	\$0.025
35–39	\$0.015	\$0.030
40–44	\$0.030	\$0.060
45–49	\$0.042	\$0.083
50–54	\$0.063	\$0.125
55–59	\$0.107	\$0.214
60–64	\$0.183	\$0.365
65–69	\$0.197	\$0.393
70+	\$0.292	\$0.584

UNUM CHILD		
Amount of coverage	Per Month	Per Pay Period
\$5,000	\$.72	\$.36
\$10,000	\$1.44	\$.72
\$15,000	\$2.16	\$1.08
\$20,000	\$2.88	\$1.44
\$25,000	\$3.60	\$1.80
\$30,000	\$4.32	\$2.16
\$35,000	\$5.04	\$2.52
\$40,000	\$5.76	\$2.88
\$45,000	\$6.48	\$3.24
\$50,000	\$7.20	\$3.60

HARTFORD SPOUSE and CHILD COMBINED		
Amount of coverage	Per Month	Per Pay Period
\$2,000	\$.094	\$0.47
\$4,000	\$1.88	\$0.94
\$6,000	\$2.82	\$1.41
\$10,000	\$4.70	\$2.35
\$12,000	\$5.64	\$2.82
\$15,000	\$7.06	\$3.53
\$50,000	\$23.50	\$11.75

Employees must enroll in Supplemental Life to elect Dependent Supplemental Life (must be with the same vendor). Dependent life coverage for domestic partners is only available with Unum.