



# The Standard

## Long Term Disability Plans and Rates

2023-24 Plan Year

Member Services

1-888-469-6322

OEBB.Benefits@odhsoha.oregon.gov

**DALLAS SCHOOL DISTRICT'S OPTION IS PLAN 6**

### VOLUNTARY ENROLLMENT - EMPLOYEE PAID PLANS

Allows each employee to choose whether or not they wish to enroll.

Premiums must be paid by the employee.

	Voluntary Enrollment - Employee		
	Plan 4	Plan 5	Plan 6
Benefit Waiting Period (Days)	90	90	90
Maximum Monthly Benefit	\$8,000	\$8,000	\$8,000
Benefit Percentage	50%	60%	66 2/3%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00247	0.00335	0.00415

### MANDATORY ENROLLMENT - EMPLOYER PAID PLANS

Requires all employees to enroll. Premiums must be paid by the employer.

	Mandatory Enrollment - Employer		
	Plan 10	Plan 11	Plan 12
Benefit Waiting Period (Days)	90	90	90
Maximum Monthly Benefit	\$8,000	\$8,000	\$8,000
Benefit Percentage	50%	60%	66 2/3%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00165	0.00235	0.00318

### MANDATORY ENROLLMENT - EMPLOYEE PAID PLANS

Requires all employees to enroll. Premiums must be paid by the employee.

	Mandatory Enrollment - Employee		
	Plan 16	Plan 17	Plan 18
Benefit Waiting Period (Days)	90	90	90
Maximum Monthly Benefit	\$8,000	\$8,000	\$8,000
Benefit Percentage	50%	60%	66 2/3%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00194	0.00265	0.00335

#### \* Maximum Monthly Pre-disability Earnings:

For 50% Plan: The first \$16,000 of employee's monthly pre-disability earnings

For 60% Plan: The first \$13,333 of employee's monthly pre-disability earnings

For 66 2/3% Plan: The first \$12,000 of employee's monthly pre-disability earnings

