



2019 Budget Worksheet

Short-Term Disability

Please keep a completed copy for your records.

Completed forms must be returned to Brethren Insurance Services **WITHIN 31 DAYS OF YOUR HIRE DATE**. If you miss the initial 31-day enrollment period, you may be eligible for late enrollment for life and/or disability coverage. Also, keep in mind that we offer an annual open enrollment for our dental, vision, life, and AD&D, long- and short-term disability, and accident plans.

ACCOUNT INFORMATION

Employer or Congregation Name _____

Employee Last Name _____ First Name _____ MI _____

Employee Address _____

City _____ State _____ ZIP _____ - _____

Phone _____ Email _____

We will use your email address solely to communicate with you about Brethren Insurance Services.

STD PREMIUM CALCULATION

Benefit covers 60 percent of weekly earnings (up to \$1,250 per week max).

NOTE: Coverage amount is based on this information. Please submit a new form annually and any time there is a salary and/or housing allowance change.

Salary Effective Date _____ Hours worked per week _____
(minimum required = 20 hrs/wk)

- A. Your base **annual** cash salary (do not prorate) A. _____
- B. Housing Allowance (includes utilities) B. _____
(If you use a parsonage, use 20 percent of (A), or rental value of parsonage.)
- C. Total (A)+(B) (must be at least \$15,000) (maximum covered salary is \$108,316) C. _____
- D. Divide (C) by 52 (not to exceed \$2,083) D. _____
- E. Multiply (D) by 0.60 E. _____
- F. Multiply (E) by (rate according to your age bracket in table to the right) F. _____
- G. Divide the amount on line (F) by 10 (this is your monthly premium) G. _____
- H. Multiply line (G) by 12 (this is your annual premium) H. _____

Age	Rate per \$10 Weekly Benefit
18-24	\$0.16
25-29	\$0.17
30-34	\$0.17
35-39	\$0.15
40-44	\$0.13
45-49	\$0.15
50-54	\$0.15
55-59	\$0.16
60-64	\$0.16
65-69	\$0.18
70+	\$0.21

Rates will automatically adjust based on age.

SIGNATURES

I understand that misstatements, misrepresentations, or omissions may result in my insurance coverage being void as of its effective date with no benefits payable. I hereby request the group insurance coverage for which I am or may become eligible and authorize deductions from my earnings to serve as payment for any required contributions. My signature below affirms that all information and statements provided on this form are full, complete, and true to the best of my knowledge.

Fraud Warning Notice: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits a request for enrollment or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Signature of Employee _____ Date _____

Signature of Employer _____ Date _____
(church board chair, district executive, treasurer, or other authorized employer representative)