

UNIVERSITY OF LOUISIANA AT LAFAYETTE
 METLIFE
 LONG TERM DISABILITY BENEFITS

Monthly Benefits: Pays 60% of annual salary, beginning the 91st day of Disability due to either illness or injury, continued up to age 65.

Maximum Monthly Benefit: \$6,000.00

Premiums are deducted from Unclassified Employees salary on a ten (10) month basis.

Premium Calculations:

Unclassified Employees: Annual Salary x 60%, divided by 12 = Monthly LTD Benefit
 Monthly LTD Benefit x 1.32% = Premium

Classified Employees: Annual Salary x 60%, divided by 12 = Monthly LTD Benefit
 Monthly LTD Benefit x 1.10% = Premium

<u>Annual Salary</u>	<u>Monthly Disability Income</u>	<u>Unclassified Monthly Cost</u>	<u>Classified Monthly Cost</u>
\$ 10,000.00	\$ 500.00	\$ 6.60	\$ 5.50
\$ 15,000.00	\$ 750.00	\$ 9.90	\$ 8.25
\$ 20,000.00	\$1,000.00	\$13.20	\$11.00
\$ 30,000.00	\$1,500.00	\$19.80	\$16.50
\$ 60,000.00	\$3,000.00	\$39.60	\$33.00
\$ 80,000.00	\$4,000.00	\$52.80	\$44.00
\$100,000.00	\$5,000.00	\$66.00	\$55.00
\$115,000.00	\$5,750.00	\$75.90	\$63.25
\$120,000.00	\$6,000.00	\$79.20	\$66.00