

University of Louisiana at Lafayette
MetLife
Long Term Disability Benefits

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

Maximum Monthly Benefit \$4,000.00

Premium Calculations:

Unclassified Employees – Annual Salary x 60%, divided by 12 = Monthly LTD Benefit

Monthly LTD Benefit x 1.32% = Premium

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

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>10 Month Monthly Cost</u>	<u>12 Month Monthly Cost</u>
\$10,000	\$ 500.00	\$ 6.60	\$ 5.50
\$15,000	\$ 750.00	\$ 9.90	\$ 8.25
\$20,000	\$1,000.00	\$13.20	\$11.00
\$30,000	\$1,500.00	\$19.80	\$16.50
\$60,000	\$3,000.00	\$39.60	\$33.00

Qualification: New employees may apply for coverage within 30 days from their employment date. Employees applying for the coverage after 30 days from their employment date will be required to provide proof of insurability.

Additional Information: If further information is needed, please contact the Office of Human Resources, Martin Hall, Room 170. The telephone number is 482-6242.