

LONG-TERM DISABILITY

Administered by UnitedHealthcare

A lengthy disability can be devastating and may be more common than you think. Your ability to earn an income may be your most important asset. People don't think twice about insuring their homes, cars, or health, but many do not recognize the need to insure their income.

LSU partners with UnitedHealthcare to provide affordable **Long Term Disability** coverage to help you continue to meet your family's needs in the event of a disabling illness or injury.

If you become disabled and qualify for benefits, LTD coverage will pay you **60% of your monthly salary**, up to a maximum of \$12,000 a month. Disability benefits are paid if you are considered disabled, you satisfy a waiting period of 90 days, and you exhaust your sick leave. If you are disabled before the age of 60, the benefit will continue until your Social Security Normal Retirement Age. If you are disabled after you turn 60, a reduced benefit period applies based on the year you become disabled.

If you do not elect coverage within the first 30 days of new hire or eligibility, you can apply at anytime with medical underwriting. Coverage will not begin until application is approved.

For a short informational video, please visit http://www.brainshark.com/UHCSB/LSU_DISABILITY. This link can be found on the LSU website—www.lsu.edu/benefits.

Your premium is based on your salary. To calculate your monthly premium, calculate your monthly salary by dividing your annual salary by 12. Multiply your monthly salary by 0.00482.

	Rates
Per \$100	\$0.482

Below are examples of your monthly premium based on the annual salaries shown. This will give you a range of what you could expect to pay for LTD coverage.

Annual Salary	Monthly Premium
\$30,000	\$12.05
\$40,000	\$16.07
\$50,000	\$20.08
\$75,000	\$30.13
\$100,000	\$40.17

Customer Service: 1 (888) 299-2070

Policy Number: 303972