

Short-Term Disability (STD)



STD		MetLife					
Weekly Benefit Amount		60%		60%		60%	
Maximum Weekly Benefit		\$1,500		\$1,500		\$1,000 \$3,000	
Minimum Weekly Benefit							
Elimination Period		Accident - 7 days Sickness - 7 days		Accident - 7 days Sickness - 14 days		Accident - 14 days Sickness - 14 days	
Benefit Duration		26 Weeks / 13 Weeks		26 Weeks / 13 Weeks		26 Weeks / 13 Weeks	
Pre-Existing Condition		Voluntary: 3/6		Voluntary: 3/6		Voluntary: 3/6	
	Voluntary	26 Weeks	13 Weeks	26 Weeks	13 Weeks	26 Weeks	13 Weeks
	<30	\$0.51	\$0.42	\$0.48	\$0.39	\$0.40	\$0.33
	30 - 34	\$0.48	\$0.39	\$0.45	\$0.37	\$0.38	\$0.31
	35 - 39	\$0.46	\$0.37	\$0.43	\$0.35	\$0.36	\$0.29
	40 - 44	\$0.46	\$0.37	\$0.44	\$0.35	\$0.36	\$0.29
	45 - 49	\$0.51	\$0.41	\$0.48	\$0.39	\$0.40	\$0.32
	50 - 54	\$0.57	\$0.46	\$0.54	\$0.44	\$0.45	\$0.36
	55 - 59	\$0.70	\$0.57	\$0.66	\$0.53	\$0.55	\$0.45
	60 - 64	\$0.84	\$0.68	\$0.79	\$0.64	\$0.66	\$0.53
	65 - 69	\$0.95	\$0.77	\$0.89	\$0.72	\$0.75	\$0.60
	70 - 74	\$0.95	\$0.77	\$0.89	\$0.72	\$0.75	\$0.60
	75+	\$0.95	\$0.77	\$0.89	\$0.72	\$0.75	\$0.60

Note that within each plan the client has the option to select a benefit that pays out for 26 weeks or 13 weeks.

Rates are per \$10 of covered weekly benefit



Long-Term Disability (LTD)



LTD		MetLife 10%			
Monthly Benefit	60% of Predisability Earnings	60% of Predisability Earnings			
Maximum Monthly Benefit	\$10,000	\$5,000			
Minimum Monthly Benefit	\$100	\$100			
Elimination Period	180 days / 90 Days	180 days / 90 Days			
Own Occupation Period	24 Months	24 Months			
Benefit Duration	The later of SSNRA or the period below:		The later of SSNRA or the period below:		
	<u>Age on Date of Disability</u>	<u>Benefit Duration</u>	<u>Age on Date of Disability</u>	<u>Benefit Duration</u>	
	Less than 60	to age 65	Less than 60	to age 65	
	60	60 months	60	60 months	
	61	48 months	61	48 months	
	62	42 months	62	42 months	
	63	36 months	63	36 months	
	64	30 months	64	30 months	
	65	24 months	65	24 months	
	66	21 months	66	21 months	
67	18 months	67	18 months		
68	15 months	68	15 months		
69 and over	12 months	69 and over	12 months		
Definition of Pre-existing condition	Voluntary: 3/6		Voluntary: 3/6		
Mental Illness/Drug and Alcohol Limitation	24 Months		24 Months		
	Voluntary	180 Days	90 Days	180 Days	90 Days
	<25	\$0.135	\$0.189	\$0.128	\$0.183
	25 - 29	\$0.135	\$0.189	\$0.128	\$0.183
	30 - 34	\$0.225	\$0.315	\$0.214	\$0.306
	35 - 39	\$0.294	\$0.412	\$0.279	\$0.399
	40 - 44	\$0.448	\$0.627	\$0.426	\$0.608
	45 - 49	\$0.630	\$0.882	\$0.599	\$0.856
	50 - 54	\$0.811	\$1.449	\$0.770	\$1.406
	55 - 59	\$1.035	\$1.215	\$0.983	\$1.179
	60 - 64	\$0.868	\$0.951	\$0.825	\$0.922
	65 - 69	\$0.679	\$0.823	\$0.645	\$0.799
	70 - 74	\$0.588	\$0.705	\$0.559	\$0.692
	75+	\$0.588	\$0.705	\$0.559	\$0.692

Note that the client has the option to select from two different elimination periods (180 or 90 days). Most clients if selecting STD and LTD will want to align the waiting periods of each plan.

Rates are per \$100 of covered monthly payroll

