

Long Term Disability Contribution Worksheet

This worksheet is designed to assist you in determining your estimated monthly contribution amount for group Long Term Disability (LTD) insurance.

Step 1	Your gross annual salary is \$ <small>Gross Annual Salary</small>		
Step 2	Calculate your gross monthly salary: \$ divided by 12 = \$ <small>Gross Monthly Salary</small>		
Step 3	Calculate your estimated monthly contribution amount: \$ divided by \$100 = \$ <small>Monthly Contribution Amount</small> <small>Use Gross Monthly Salary total from line above or Covered Monthly Earnings (CME)*, whichever amount is less</small> \$ multiplied by <small>Rate</small> = \$ <small>Monthly Contribution Amount</small> <small>Total from line above</small>		

Your estimated LTD Monthly Contribution Amount^{**}: \$

***Benefit Max divided by Benefit Percentage = CME**

Please see the group benefit summary for your benefit max.

Example:

*If you have a **5,000 (benefit max)** divided by **60% (Benefit Percentage)** = **\$8,333.33 (CME)**, and:*

- Your Gross Annual Salary is \$120,000, then:**

\$120,000 (Gross Annual Salary) divided by 12 = \$10,000 (Gross Monthly Salary)
\$10,000 (Gross Monthly Salary) is greater than CME (\$8,333.33), so you'd use CME amount
\$8,333.33 (CME) divided by \$100 = \$83.33\$83.33 multiplied by [RATE] = Your Monthly Contribution

- Your Gross Annual Salary is \$36,000, then:**

\$36,000 (Gross Annual Salary) divided by 12 = \$3,000 (Gross Monthly Salary)
\$3,000 (Gross Monthly Salary) divided by \$100 = \$30
\$30 multiplied by [RATE] = Your Monthly Contribution

****Due to rounding, your actual payroll deduction may vary**

Please find your rate in the table below. Insert your rate in the space provided in Step 3 to calculate your estimated monthly contribution amount.

Age	Rate
Less than 35	
35 – 39	
40 – 44	
45 – 49	
50 – 54	
55 – 59	
60 - 64	
65+	



Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your plan administrator for costs and complete details.