

# LONG TERM DISABILITY (LTD)

MetLife's Long-Term Disability plan provides wage replacement for up to 24-months, of 60% of an individual's earnings before a non-work-related injury or illness that impacts their ability to work, once a 180-day elimination period has been satisfied.

## Benefits

Weekly Benefit Amount	<b>60%</b>
Maximum Weekly Benefit	<b>\$6,000</b>
Minimum Benefit Weekly	Monthly <b>\$100</b>
Elimination Period	<b>180</b> Days or until STD Ends
Benefit Duration	<b>24</b> Months or Normal Social Security Retirement Age
Rehabilitation Incentives	Work Incentive Rehabilitation Program Family Care Moving Expense

## Monthly Rate (Age Rate per \$100 of Coverage)

<b>Group Paid</b>	<b>0.399</b>		
<b>Employee Paid</b>			
Younger than 25	<b>0.113</b>	25 to 29	<b>0.140</b>
30 to 34	<b>0.246</b>	35 to 39	<b>0.411</b>
40 to 44	<b>0.649</b>	45 to 49	<b>0.954</b>
50 to 54	<b>1.331</b>	55 to 59	<b>1.585</b>
60 to 64	<b>1.235</b>	65 to 70	<b>0.681</b>
Older than 70	<b>0.492</b>		

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