

## **LONG-TERM DISABILITY INCOME INSURANCE**

In the event of total disability, this program, which is underwritten by the Continental Casualty Company (CNA), will pay up to 60 percent of your salary. Benefits paid by CNA will be offset by any benefits being received through Social Security, retirement pension, or workers' compensation.

### ***AM I ELIGIBLE FOR COVERAGE?***

You are eligible for coverage if you are an LSU employee appointed 75 percent paid-time or greater for one semester, or 181 days. The insurance is effective on the first day of the month following your date of employment.

### ***WHEN DO I NEED TO APPLY?***

You must apply within 30 days of the date you are initially eligible.

### ***WHAT HAPPENS IF I DO NOT ENROLL WHEN FIRST ELIGIBLE?***

You must submit evidence of medical insurability to CNA, along with your application for coverage. If approved, your insurance will be effective on the date CNA approves the coverage.

### ***WHAT KIND OF COVERAGE DO I RECEIVE?***

The amount of your long-term disability (LTD) insurance is 60 percent of your total monthly earnings not to exceed a maximum of \$9,000 per month, less other income benefits that you receive. The minimum monthly benefit is \$60.

### ***WHO PAYS FOR THIS COVERAGE?***

The cost of your long-term disability insurance is paid for entirely by you. The premium, paid by payroll deduction, is 0.553 percent of your annual salary.

### ***Sample Premium Calculation***

<b>Annual Salary</b>	<b>Monthly Salary</b>	<b>Monthly Cost 12-month Basis</b>	<b>Monthly Cost 9-Month Basis</b>
\$20,000	\$1,666.67	\$9.22	\$12.29
\$30,000	\$2,500.00	\$13.83	\$18.44
\$40,000	\$3,333.33	\$18.43	\$24.57

### ***WHEN DO CHANGES IN THE AMOUNT OF MY PREMIUM OCCUR?***

The amount of your premium is subject to change if there is a change in your salary.

### ***HOW LONG MUST I BE DISABLED BEFORE LTD BENEFITS ARE PAYABLE?***

The policy requires that you be off from work for 90 consecutive days *and* that all sick leave is exhausted before LTD benefits are payable. You must furnish proof that you are unable to perform the required duties of your position and that you require the regular and continuing care of a physician.

### ***HOW DO I SUBMIT A CLAIM?***

To submit a claim, contact the Benefits Service Center for a claim packet.