



Summary of Benefits

Group Long-Term Disability Insurance

Pays a benefit of 60% of your Basic Monthly Earnings to a maximum of \$5,000 per month, less offsets for your income. Benefits begin on the 181st day of a covered disability and are payable for two (2) years if you are disabled from your own occupation, or to your Social Security Normal Retirement Age (SSNRA) for any occupation.

Lee University pays ½ of your long-term disability benefits premium

VLTD Rate Calculator:

1. Divide your annual salary by 12:		Example: $\$50,000 / 12 = \$4,166.66$
2. Divide your monthly earnings by 100:		Example: $\$4,166.66 / 100 = \41.67
3. Take the monthly rate and multiply by \$0.29		Example: $\$41.67 \times \$0.29 = \$12.08$
4. Take the monthly cost and divide it by 2:		Example: $\$12.08 / 2 = \6.04 (Lee University would pay ½ of the \$12.08 premium)

The employee's cost would be \$6.04 per month (based on the example)

The above rates are subject to change. This is not part of an insurance policy and only the actual provisions of an issued policy control. US Able Life's policies set forth the rights and obligations of covered persons and US Able Life. Please be aware that certain limitations and exclusions apply and that benefits may reduce or terminate. If you enroll for coverage, you will be provided with a certificate of insurance. Please read your certificate carefully.