

Disability Contribution Worksheet

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

Long Term Disability

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

Your LTD Monthly Contribution Amount: \$

*Benefit Max divided by Benefit Percentage = CME

Example:

5,000 (benefit max) divided by 60% (Benefit Percentage) = \$8,333.33 (CME)

If 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

If 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

Visit the easy-to-use Disability Insurance Calculator at disabilityonlinecalc.com or scan the QR code below to help determine what amount of disability insurance is most appropriate for your situation.



Short Term Disability

Step 1	Your gross annual salary is \$ _____ <small>Gross Annual Salary</small>
Step 2	Calculate your gross weekly salary: \$ _____ divided by 52 = \$ _____ <small>Gross Annual Salary</small> <small>Gross Weekly Salary</small>
Step 3	Calculate your weekly benefit amount: \$ _____ multiplied by 66.67% = \$ _____ <small>Gross Weekly Salary</small> <small>Weekly Benefit</small>
Step 4	Calculate your monthly contribution amount: \$ _____ divided by 10, multiplied by _____ = \$ _____ <small>Use weekly Benefit or Plan Max, whichever amount is less</small> <small>Rate</small> <small>Monthly Contribution Amount</small>

Your STD Monthly Contribution Amount: \$

Your Total (LTD + STD) Contribution Amount	Bi-weekly	Monthly

Long Term Disability Buy-Up Costs

Age	Monthly rate per \$100 of coverage
Less than 35	\$0.048
35 to 39	\$0.127
40 to 44	\$0.196
45 to 49	\$0.284
50 to 54	\$0.450
55 to 59	\$0.705
60 to 64	\$0.737
65+	\$0.387

Rates are guaranteed 6/23/2024–12/31/2026

Short Term Disability Costs

Age	Monthly rate per \$10 covered weekly benefit
Less than 30	\$0.23
30-34	\$0.24
35-39	\$0.22
40-44	\$0.23
45-49	\$0.29
50-54	\$0.36
55-59	\$0.43
60-64	\$0.51
65+	\$0.62

Rates are guaranteed 6/23/2024–12/31/2026

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

