Disability Insurance

Coverage that can help protect your income when you are unable to work due to illness or injury.

Old Dominion University Research Foundation
All Full-Time Employees earning $30,000 a Year and above or less
Disability Income Insurance: Long Term Benefits

Explore the coverage that helps you protect your income and your lifestyle

What is Long Term Disability insurance?

Long Term Disability (LTD) insurance helps replace a portion of your income for an extended period of time.

Eligibility Requirements

Long Term Disability: All active full-time employees working at least 30 hours per week are eligible to participate.

How is “Disability” defined under your Plan?

Class 1 Employees:
Generally, you are considered disabled and eligible for long term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with the requirements of the treatment and you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer in your local economy.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance provided by your Employer with any questions.

Class 2 Employees:
[illegible]

of treatment and you are unable to earn 60% of your predisability earnings at any gainful occupation for which you are reasonably qualified taking into account your training, education and experience.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance provided by your Employer or contact your MetLife benefits administrator with any questions.

What is the benefit amount?

Long Term Disability:

The Long Term Disability benefit replaces a portion of your predisability monthly earnings, less other income you may receive from other sources[1] during the same Disability vacation pay etc.).

Class 1 Employees:
The Benefit amount is 60% of your pr

What is the maximum monthly benefit?

The amount of the Long Term Disability benefit may not exceed the maximum monthly benefit established under the plan, regardless of your annual salary amount.

Class 1 Employees:
The maximum under this plan is $7,500. If your salary exceeds $12,500, your LTD benefit will be limited to this maximum.

Class 2 Employees:
The maximum under this plan is $5,000. If your salary exceeds $8,333, your LTD benefit will be limited to this maximum.

Your LTD benefit will be limited to this maximum.

When do benefits begin and how long do they continue?

Long Term Disability:

Benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. Your elimination period for Long Term Disability is, 90 days.

Your maximum benefit period and any specific limitations are described in the Certificate of Insurance provided by your Employer.

Additional Disability Plan Benefits:
Coverage with Your Best Interests in Mind…

When you are ill or injured for a long time, MetLife believes you need more than a supplement to you
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Long Term Disability Contribution:			
A. Annual Earnings =	$30,000		
B. Monthly Earnings = (A divided by 12)	$2,500		
C. Value Per $100 = (B divided by 100)	$25.00		
E. Estimated Monthly Contribution (C multiplied by 0.368)	$9.20		

enefit he LTD plan. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance/Summary Plan Description. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

Long Ter group insurance policy issued to your employer by MetLife. This LTD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your LTD contributions cease (if applicable) or upon termination of the group contract by your employer. Like most group insurance policies, MetLife group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

*Changes have been made to your Plan as of the Amendment Effective Date listed above. Please refer to your Certificate of Insurance/Certificate Rider for more details or contact your benefits administrator with any questions.

1 Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.

owing notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of this Disability insurance. You should seek advice based on your particular circumstances from an independent tax advisor.

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