



Underwritten by:
 Unum Life Insurance Company of America
 2211 Congress Street, Portland ME 04122

Florida State Court System Judges

Long Term Disability Insurance

Enrollment Form
 Policy #24035

Employee Name:	Florida Employee ID Number:
Occupation:	Location:
Social Security Number: ___ / ___ / _____	Date of Birth: __ / __ / _____
Hours Worked/Week:	Gender:
Date of Hire: __ / __ / _____	Annual Salary

Long Term Disability Insurance Rates per \$100 of Covered Salary

**Age	50% of Salary	40% of Salary	25% of Salary
< 25 Years	0.40	0.33	0.25
25-29	0.45	0.40	0.28
30-34	0.55	0.45	0.33
35-39	0.73	0.60	0.43
40-44	1.02	0.88	0.58
45-49	1.45	1.20	0.80
50-54	2.00	1.68	1.08
55-59	2.68	2.20	1.45
60-64	4.10	3.40	2.20

*LTD rates are based on five-year increments. Rates increase as you age.

LTD Cost Calculation

To calculate the per-paycheck cost complete the calculations below. **NOTE: If your annual salary exceeds:**

50% Plan: \$120,000.00 use \$120,000.00 as your annual salary in the calculation

40% Plan: \$150,000.00 use \$150,000.00 as your annual salary in the calculation

25% Plan: \$240,000.00 use \$240,000.00 as your annual salary in the calculation

$$\frac{\text{Annual Salary}}{\text{Cost per Year}} / 100 \times = \frac{\text{Your Rate}}{\text{Your Annual}} = \frac{\text{Your Annual}}{12} = \text{Your Monthly Cost*}$$

* Final cost may vary slightly due to rounding.

Yes, I would like to participate. The percent of earning I wish to insure is: _____%.
 I authorize my employer to deduct from my salary or wages the necessary premium for this coverage. My signature verifies the accuracy of information contained on this form.
 I understand the effective date of my coverage will be delayed if I am not in active employment because of an injury, sickness, temporary lay-off or leave of absence on the date this insurance would otherwise become effective. **I have also read and understand the information provided, including all statements regarding exclusions.**

No, I do not wish to participate. I understand that evidence of insurability will be required, at my own expense, if I decide to elect this coverage in the future.

Employee Signature: _____ Date: ___ / ___ / _____

Please complete, sign and return form to Life Solutions, P.A., PO Box 15698, Tallahassee, FL 32317, or Life Solutions, P.A. Fax 904-647-1204.

****Age = Current year - Birth year**

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