



The University of Vermont

Human Resource Services

REQUEST FOR GROUP LONG-TERM DISABILITY INSURANCE

Name of Employee		
Last:	First:	Middle:
Employee ID number:	Basic Annual Salary:	Date of Birth: Date of Hire:

In accordance with the terms of the Group Long-Term Disability Insurance Policy issued to the University of Vermont (UVM) by the insurance carrier, I hereby request the issuance of (check one):

1. The basic income benefit only. [60% of your base salary]

2. The basic and optional income benefit. [70% of your base salary]

3. No Long-Term Disability insurance. [I understand that if I wish to take advantage of this coverage at a later date, I will be required to provide evidence of insurability satisfactory to the insurance carrier.]

By checking 1 or 2 above, I hereby authorize UVM to make deductions from my earnings as my contribution toward the cost of this insurance.

Do you want to pay your Long-Term Disability insurance cost share with pre-tax dollars?* Yes No

*The taxability of any future Long-Term Disability benefits you may receive is influenced by how you pay your premiums during the plan year in which you become disabled.
Note: The portion of your benefit which directly corresponds to the percentage of the premium paid by the employer (roughly 54%) is always taxable. However:

If you pay your premiums with after-tax dollars, the portion of your future benefits which corresponds to the percentage of the employee's premium contribution (roughly 46%) would not be considered taxable income. (Tax paid on the premium = no tax on future benefits.)

If you pay your premiums with pre-tax dollars, the portion of your future benefits which corresponds to the percentage of the employee's premium contribution (roughly 46%) would be considered taxable income. (No tax paid on the premium = tax on future benefits.)

After the initial eligibility period you may not change your election for the pre or after tax option until the next open enrollment period.

Date:	Signature of Employee:
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Insurance coverage and payroll deductions begin the first of the month following one (1) year of benefits eligible employment. You may qualify for immediate participation in the UVM Group Long-Term Disability Plan if you were insured under a Group Long-Term Total Disability Policy within the 3 month period prior to your UVM employment that provides income benefits for at least five (5) years; or you are a former UVM employee returning within one (1) year of your departure.