

Disability Insurance

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

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

What is the difference between Short Term and Long Term Disability insurance?

Short Term Disability (STD) insurance helps you replace a portion of your income during the initial weeks of a Disability and pays a weekly benefit.

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

Eligibility Requirements

Short Term Disability: All active full time Admin employees working at least 30 hours per week are eligible to participate. An Employee who does not have regular work hours is deemed eligible if he or she has worked at least an average of 30 hours per week during the preceding 12 calendar months.

Long Term Disability: All active full time Admin employees working at least 30 hours per week are eligible to participate. An Employee who does not have regular work hours is deemed eligible if he or she has worked at least an average of 30 hours per week during the preceding 12 calendar months.

How is “Disability” defined under your Plan?

Generally, you are considered disabled and eligible for benefits if, due to sickness, pregnancy or accidental injury, for which you are receiving appropriate care and treatment from a Doctor on a continuing basis and, for short term benefits, up to a maximum of 26 weeks you are unable to earn more than 80% of your predisability earnings at your own occupation in your local economy; or, for long term benefits, for a period up to 24 months you are unable to earn more than 80% of your predisability earnings or Indexed predisability earnings at your own occupation for any employer in your local economy.

Following the own occupation period for LTD, if you are unable to earn 60% of your Indexed predisability earnings in your local economy at any gainful occupation for which you are reasonably qualified taking into account your training, education and experience and predisability earnings.

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?

Short Term Disability:

The Short Term Disability benefit replaces a portion of your predisability earnings, less the income that was actually paid to you for the same Disability from other sources¹ (e.g., state-mandated benefits, no-fault auto laws, sick pay, etc.). You have two options for coverage.

The benefit for the **50% of Pay** plan is an amount equal to 50% of your predisability earnings; subject to the plan’s maximum weekly benefit of \$500.

The benefit for the **60% of Pay** plan is an amount equal to 60% of your predisability earnings; subject to the plan’s maximum weekly benefit of \$1,000.

Long Term Disability:

The Long Term Disability benefit replaces a portion of your predisability earnings, less other income you may receive from other sources¹ for the same Disability (e.g., Social Security, Workers’ Compensation, vacation pay, etc.).

The Benefit amount is 60% of your predisability earnings subject to the plan’s maximum monthly benefit.

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. The maximum under this plan is \$10,000.

When do benefits begin and how long do they continue?

Short Term Disability:

Benefits begin to accrue on the date following the day you complete 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. The elimination periods are as follows:

For Injury: 14 days.

For Sickness (includes pregnancy): 14 days.

Benefits continue for as long as you are disabled up to a maximum duration of 26 weeks of Disability.

Long Term Disability:

Benefits begin to accrue on the date following the day you complete 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 180 days.

Benefits may continue for as long as you are disabled from your own occupation and any occupation up to a maximum duration defined in the plan.

Your plan's maximum benefit duration and any specific limitations are described in the Certificate of Insurance provided by your Employer or contact your MetLife benefits administrator with any questions.

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 your income. That's why we offer return-to-work services, and financial incentives (Please note — this assistance is only offered if you are approved for LTD benefits).

Services to Help You Get Back to Work Can Include:

Nurse Consultant or Case Manager Services: Specialists who personally contact you, your doctor and your employer to coordinate an early return-to-work plan when appropriate.

Vocational Analysis: Help with identifying job requirements and determining how your skills can be applied to a new or modified job with your employer.

Job Modifications/Accommodations: Adjustments (e.g., redesign of work station tools) that enable you to return to work.

Retraining: Development programs to help you return to your previous job or educate you for a new one.

Financial Incentives: Allow you to receive Disability benefits or partial benefits while attempting to return to work.

The Services of Social Security Specialists: (Please note – this assistance is only offered if you are approved for LTD benefits).



Questions & Answers

Q. Can I still receive benefits if I return to work part time?

A. Maybe. As long as you are disabled and meet the terms of your Disability plan, you may qualify for adjusted Disability benefits.

Your plan offers financial and Rehabilitation incentives designed to help you to return to work when appropriate, even on a part-time basis when you participate in an approved Rehabilitation Program.

Under Short Term Disability, while disabled, you may receive up to 100% of your predisability earnings when combining benefits, Rehabilitation Incentives, other income sources such as state Disability benefits, and part-time earnings. (Please note – the Social Security Disability Benefit assistance is only offered if you are approved for LTD benefits).

Under Long Term Disability, for the first 12 months of LTD benefits you may receive up to 100% of your predisability earnings when combining benefits, work incentives, other income sources such as SSDI benefits, and part-time earnings. After the 12-month period, your monthly benefit will be reduced by 50% of your predisability earnings while disabled. However, if the total amount you receive when combining benefits, work incentives, other income sources such as SSDI benefits, state disability benefits, and part-time earnings exceeds 100% of your predisability earnings, your monthly benefit will be further reduced by that portion of the total amount you receive which exceeds 50% of your predisability earnings.

Under both Short Term Disability coverage and Long Term Disability coverage you can get a 10% increase in your weekly benefit with the Rehabilitation Incentive.

Under STD, if you work or participate in a rehabilitation program while disabled, following the 4th weekly benefit payment, the Family Care Incentive provides reimbursement of up to \$100 per week for eligible expenses, such as childcare. And, for LTD up to \$400 per month for eligible expenses, such as childcare, during the first 12 months of Disability.

Q. Are there any exclusions for Pre-Existing Conditions?

A. Yes. Your plan may not cover a disability due to sickness or accidental injury for which you received treatment in the months prior to your participation in the plan. A complete description of the pre-existing condition exclusion is included in the Certificate of Insurance provided by your Employer or contact your MetLife benefits administrator with any questions.

Q. Are there any exclusions to my coverage?

A. Yes. Under Short Term and Long Term Disability coverage your plan does not cover any Disability which results from or is caused or contributed to by:

- War, insurrection or rebellion;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Committing a felony.

Additionally, no benefits will be payable for any Disability which happens in the course of any work performed you for wages or profit or for which you are eligible to receive benefits under any Workers' Compensation or similar law.

Q. Are there any limitations to my coverage?

A. For Long Term Disability, limited benefits apply for specific conditions:

If you are disabled due to alcohol, drug or substance abuse or addiction, mental or nervous disorders or diseases neuromuscular, musculoskeletal or soft tissue disorder, we will limit your Disability benefits each period of Disability for these conditions, for any and all of the above equal to the lesser of:

- 24 months; or
- The Maximum Benefit Period.

Your Disability benefits will be limited as stated above for mental or nervous disorder or disease except for:

- schizophrenia; or
- dementia

If you are confined in a Hospital or Mental Health Facility at the end of the period shown above for which benefits are to be paid, we will continue Your Monthly Benefits until the end of Your Hospital or Mental Health Facility confinement.

Other limitations or exclusions to your coverage may apply. Please review your Certificate of Insurance provided by your Employer for specific details or contact your benefits administrator with any questions.

The "Plan Benefits" provides only a brief overview of the LTD and STD plans. 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 Term Disability ("LTD") and Short Term Disability ("STD") coverages are provided under a group insurance policy (Form GPNP99) issued to your employer by MetLife. This LTD and STD coverages terminates when your employment ceases, when you cease to be an eligible employee, when your LTD and STD contributions cease (if applicable) or upon termination of the group contract by your employer. Like most group insurance policies, MetLife's group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

- 1 Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources, where permitted to do so.
- 2 Pursuant to IRS Circular 230, MetLife is providing you with the following 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.