

Voluntary Long Term Disability Insurance (90- or 180-day Elimination Period) Effective October 1, 2024

You can elect voluntary benefits by logging in to **ADP TotalSource**[®] during new hire, annual open enrollment, and qualifying life event windows.

When there, select **Myself > Benefits > Enrollments**. Feel free to contact **ADP TotalSource** at **(844) 448-0325** with any questions you may have about how to elect voluntary coverages.

If you have questions about the benefits plans, contact MetLife directly at **(877) ADPTS01** or **(877) 237-8701** between the hours of 8 a.m. – 11 p.m. ET.

Voluntary Long Term Disability insurance

Your worksite employer provides you with an opportunity to enroll in a Voluntary Long-Term Disability Plan (VLTD) to help replace a portion of your income¹ for an extended period of time, while you are out of work due to a sickness or an accident. You will have the option to purchase additional LTD coverage (60% of your predisability earning) that will provide you with a monthly benefit of up to (but not exceeding) \$10,000*.

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

Eligibility Requirements

- Employees enrolled in the 50% \$1,000 LTD plan with 90-day or 180-day elimination period.
- All Full-time and Part-time worksite employees scheduled to work 30+ hours per week, and if you are in an eligible class.
- All active worksite employees must first fulfill their waiting period. This is determined by the worksite employer.
- A worksite employee must be Actively at Work² on the date the insurance is effective or will take effect on the day the worksite employee resumes an Actively at Work status.

*Non Paid Owners and Commission only worksite employees who do not draw a salary or hourly wage from worksite employer are not eligible for Voluntary LTD Insurance coverage offered through MetLife.

What is the benefit amount*?

The VLTD Benefit amount is 60% of your predisability monthly earnings, subject to the plan's maximum monthly benefit of \$10,000.

What is the Minimum Monthly Benefit?

The minimum benefit is 10% of the monthly benefit before reductions for Other Income Benefits or \$100, whichever is greater, subject to the Overpayments and Rehabilitation Incentive subsections of this certificate. In addition, the minimum monthly benefit will not apply if you are already receiving 100% of your predisability earnings.

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What is the Maximum Benefit Period*?

Your plan's maximum benefit period is the later of your Normal Retirement Age or the period shown below:

Age on Date of Your Disability	Benefit Period
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

*Your plan maximum benefit period and specific limitations are described in the Certificate of Insurance provided by your worksite employer.

Cost of Coverage

Cost is based on the amount of coverage you elect and your age at enrollment, it may change the following calendar year on 6/1.

EE's Age	Under 35	35-39	40-44	45-49	50-54	55-59	60-64	65+
90-day Elimination Period Per \$100 of monthly covered pay	\$0.25	\$0.54	\$0.73	\$1.00	\$1.34	\$1.52	\$1.19	\$0.45
180-day Elimination Period Per \$100 of monthly covered pay	\$0.17	\$0.49	\$0.67	\$0.91	\$1.22	\$1.41	\$1.05	\$0.37

Disability Plan Contribution Worksheet

This worksheet allows you to approximate your monthly and annual contributions for VLTD coverage. Actual contributions will be calculated by the payroll system.

VLTD Contribution Calculations	90-day Elimination Period	180-day Elimination Period		
A. Annual Earnings =	\$30,000	\$30,000	A. Annual Earnings =	
B. Monthly Earnings = (A divided by 12)	\$2,500	\$2,500	B. Monthly Earnings = (A divided by 12)	
C. Value Per \$100 = (B divided by 100)	\$25	\$25	C. Value Per \$100 = (B divided by 100)	
D. Estimated Monthly Contribution (C multiplied by 34 years old = 90-day=\$0.25 vs. 180-day=\$0.17)	\$6.25	\$4.25	D. Estimated Monthly Contribution (C multiplied by 34 years old = 90-day=\$0.25 vs. 180-day=\$0.17)	



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Voluntary Long Term Disability Plan in action:

The examples below illustrate the income protection provided by the employer-paid LTD plan and the additional protection provided by enrolling in the Voluntary LTD plan. **These are examples only and do not include any offsets or other deductions.***

*Your Predisability Earnings means gross salary or wages you were earning from your employer as of your last day of active work before your disability began. This does not include awards and bonuses, commissions, overtime pay, and any other compensation from your employer. Please refer to the LTD certificate from your employer for more details.

This is a hypothetical example for illustrative purposes only. The statements do not represent actual MetLife customers or their experiences. Actual benefit amounts may vary.

Employee	Annual Salary	Predisability Earnings	Employer paid LTD monthly benefit (50%)	Voluntary LTD Monthly Benefit (60%)	Cost of VLTD coverage per month. 90-day Elimination Period	Cost of VLTD coverage per month. 180-day Elimination Period	Age	Additional Income
Carmen	\$50,000	\$4,167	\$1,000	\$2,500	\$10.42	\$7.08	34	+\$1,500
Sunita	\$75,000	\$6,250	\$1,000	\$3,750	\$33.75	\$30.63	38	+\$2,750
David	\$100,000	\$8,333	\$1,000	\$5,000	\$60.83	\$55.83	42	+\$4,000
Olivia	\$150,000	\$12,500	\$1,000	\$7,500	\$167.50	\$152.50	53	+\$6,500
Katie	\$225,000	\$18,750	\$1,000	\$10,000	\$285.00	\$264.38	56	+\$9,000

How Voluntary LTD can help:

While putting a fresh coat of paint on her ceiling, Carmen slipped off the ladder and fell hard on her back and shoulder. Carmen's injuries were serious and required surgery, but thankfully, they weren't permanent. However, the injury meant Carmen wouldn't return to work for a while – and not working means no income.

- Carmen's employer-paid LTD plan protects 50% of her \$50,000 salary, providing her a maximum monthly payment of \$1000. If Carmen's monthly living expenses run higher, she'll have to dip into her savings.
- By enrolling in the Voluntary LTD plan³, Carmen's salary is protected to 60% of her earnings for a monthly payment of \$2,500 – an additional \$1500 a month over her employer-paid LTD benefit.



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How is “Disability” defined under your Plan?

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 are 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 the National Economy, and you are unable to perform each of the material duties of your own occupation for any employer in the National Economy.

Following the own occupation period, you are considered disabled if, due to sickness, pregnancy or accidental injury, you are receiving Appropriate Care and Treatment and complying with the requirements of treatment and you are unable to earn at least 60% of your predisability earnings for any employer and you are unable to perform the duties of any gainful occupation for any employer in the National Economy 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 ADP TotalSource or contact MetLife with any questions.

When do Long Term Disability benefits begin?

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 Voluntary Long-Term Disability is 90 or 180 days, as described in the Certificate of Insurance provided by ADP TotalSource or contact MetLife with any questions.

What does Predisability Earnings mean?

In general, predisability earnings means gross salary or wages you were earning from the Policyholder as of your last day of Active Work before Your disability began. We calculate this amount on a monthly basis.

- **IF** You are paid on an annual contract basis, the calculation of Your monthly wages will be based on Your hourly pay rate.
- **IF** You are paid on an hourly basis, the calculation of Your monthly wages will be based on Your hourly pay rate multiplied by the number of hours You are regularly scheduled to work per month, but not more than 40 hours per week; and
- **IF** You do not have regular work hours, the calculation of Your monthly gross salary or wages will be based on the average number of hours You worked per week during the last 12 calendar months (or during Your period of employment if fewer than 12 months), but not more than 40 hours per week.

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Predisability earnings include:	Predisability earnings do not include:
<ul style="list-style-type: none"> • Commissions you earned averaged over the 12-month period before Disability began, or over the period of Your employment, if less. • Shift differential pay. • Contributions You were making through a salary reduction agreement with the worksite employer to any of the following: <ul style="list-style-type: none"> ○ an Internal Revenue Code (IRC) Section 401(k), 403(b) or 457 deferred compensations arrangement. ○ an executive non-qualified deferred compensation arrangement; and ○ Your fringe benefits under an IRC Section 125 plan. 	<ul style="list-style-type: none"> • Awards and bonuses. • Overtime pay. • Tips. • Draw. • Targeted pay. • Incentive pay. • Fringe benefits. • Any other compensation from the worksite employer.

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

Are there any offsets that will reduce my disability benefit*?

We will reduce your disability benefit by the amount of all other income.

<ul style="list-style-type: none"> • Disability or retirement benefits: <ul style="list-style-type: none"> ○ Any state, public or federal employee retirement plan including State Teachers Retirement System (STRS); Public Employee Retirement System (PERS); Federal Retirement System (FERS); You must apply for such benefits through the highest appeal level that is applicable to such benefits and available under the plan. • Any income received for disability or retirement under a Worksite Employer's Retirement Plan, provided by any of Your worksite employers, to the extent that it can be attributed to the worksite employer's contributions. 	<ul style="list-style-type: none"> • Any income received from disability: <ul style="list-style-type: none"> ○ A no-fault auto law for loss of income, excluding supplemental disability benefits. ○ Any statutory disability programs. ○ Benefits for loss of time from work due to disability. ○ Installment payments for permanent total disability. ○ Any sick, vacation pay, or other salary continuation allowed by your worksite employer. • Any income you receive from working while disabled to the extent that such income reduces the amount of your monthly benefit as described in rehabilitation incentives. This includes but is not limited to salary, commissions, overtime pay, bonus or other extra pay arrangements from any source. • Recovery amounts you receive for loss of income as a result of claims against a third party by judgement, settlement or otherwise including future earnings.
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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. MetLife offers return-to-work services, and assistance in obtaining Social Security Disability benefits to help you get the maximum benefits from your coverage. (Please note — this assistance is only offered if you are approved for Long Term Disability benefits).

Services to Help You Get Back to Work Can Include:

Nurse Consultant or Case Manager Services: Specialists who personally contact you, your Physician and your worksite 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 worksite employer.

Job Modifications: Adjustments (e.g., redesign of workstation 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: Once you are approved for disability benefits, MetLife can help you apply for Social Security Disability benefits. Our experts can guide you through the initial application and appeals processes and may also help you access assistance from attorneys or vendors to pursue Social Security benefits.

TELUS Health CBT⁴

As part of your MetLife Long Term Disability plan, you have access to TELUS Health CBT, a virtual cognitive behavioral therapy (CBT) program that you can access on any computer, smartphone or tablet—wherever and whenever you need it—at no additional cost to you.

You can access these services by visiting <https://metlife.cbt.telushealth.com/>.

Questions & Answers

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 or mental and nervous diseases, we will limit your disability benefits to a combined lifetime maximum, for any one or more or all of the above equal to the lesser of:

- 24 months; or
- The maximum benefit period.

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 ADP TotalSource or contact MetLife with any questions.

Q. How are the durations and elimination periods coordinated between STD and LTD plans?

A. Most disability plans are aligned to transition from STD to LTD without a gap. When the STD plan has a 13-week Maximum Benefit Duration, the LTD plan typically has a 90-day Elimination Period. When the STD plan has a 26-week Maximum Benefit Duration, the LTD plan has a 180-day Elimination Period.



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The “Plan Overview” provides only a brief overview of the Voluntary LTD plan. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

VLTD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your VLTD contributions cease (if applicable) or upon termination of the group contract by your employer.

Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Access the Aon microsite for costs and complete details www.BenefitsGo.com/EEpaidBenefits. State variations may apply.

¹Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources, where permitted to do so.

²Actively At Work means that you are performing the substantial and material duties of your own occupation for full pay. This must be done at your place of business, or a location to which such business requires you to travel.

³Eligibility in the Voluntary LTD plan requires enrollment in the employer-paid 50% LTD plan.

⁴TELUS Health CBT services are provided through an agreement with TELUS Health (US) Ltd. TELUS Health is not a subsidiary or affiliate of MetLife. Information disclosed directly to TELUS Health is not disclosed to MetLife and, therefore, is not subject to MetLife’s privacy policy.

