



Disability Insurance

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

Original Plan Effective Date: April 1, 2013

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 may help 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 employees working at least 32 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 employees working at least 32 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 90 days, months 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, 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.

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 may help replace a portion of your predisability earnings, less the income that was actually paid to you during the same Disability from other sources¹ (e.g., state disability benefits, no-fault auto laws, sick pay, etc.).

The Benefit amount is 60% of your predisability weekly earnings; subject to the plan's maximum weekly benefit of \$1,500.

Special Considerations

If you work in a state with state-mandated disability or paid medical leave benefits (“State Benefits”), you should carefully consider whether to enroll for this coverage. In California, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington (and Connecticut starting 1/1/22, Oregon starting 1/1/23, and Colorado starting 1/1/24), if eligible, you must apply for State Benefits. Your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

Long Term Disability:

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

The Benefit amount is 60% of your predisability monthly 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 core plan is \$15,000. If your salary exceeds \$25,000. Your LTD benefit will be limited to this maximum.

When do benefits begin and how long do they continue?

Short 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. The elimination periods are/is as follows:

For Injury: 15 days.

For Sickness (includes pregnancy): 7 days.

Benefits continue for as long as you are disabled up to a maximum duration of 90 days of Disability.

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 plan's 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 your income. That's why we offer 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 LTD 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 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: 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: Once you are approved for Disability benefits, MetLife can help you obtain 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.

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.

While disabled, you may receive up to 100% of your predisability earnings for up to 124 months following your return to work when combining your disability benefit, Rehabilitation Incentives, your work earnings and income from other sources.

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



If you work or participate in a rehabilitation program while disabled, following the 4th weekly benefit payment, the Family Care Incentive provides reimbursement up to \$160 per week for eligible expenses, such as child care. Under Long Term Disability if you work or participate in a rehabilitation program while disabled, the Family Care Incentive provides reimbursement up to \$400 per month for eligible expenses, such as child care for up to 24 months.

You may be eligible for the Moving Expense Incentive if you incur expenses in order to move to a new residence recommended as part of the Rehabilitation Program. Expenses must be approved in advance.

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

A.

- A. Yes.** Your plan may not cover a sickness or accidental injury that arose 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 Disability*, your plan does not cover any Disability which results from or is caused or contributed to by:

- Elective treatment or procedures, such as cosmetic surgery, reversal of sterilization, liposuction, visual correction surgery, in-vitro fertilization, embryo transfer procedure, artificial insemination or other specific procedures.

However, pregnancies and complications from any of these procedures will be treated as a sickness.

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, whether declared or undeclared, or act of war, insurrection, rebellion
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Commission of or attempt to commit a felony.

Q. Are there any limitations to my coverage?

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, chronic fatigue syndrome and related conditions, we will limit your disability benefits to a combined lifetime maximum for any and all of the above equal to the lesser of:

- 24 months; or
- The Maximum Benefit Period.

If your Disability is due to alcohol, drug or substance addiction, we require you to participate in an alcohol, drug or substance addiction recovery program recommended by a physician. We will end Disability benefit payments at the earliest of the period described above or the date you cease, refuse to participate, or complete such recovery program.

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

- schizophrenia; or
- dementia; or
- organic brain disease; or

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 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, exceptions, 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.

