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# Metlife Short and Long Term Disability

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Plan Summary and FAQ's

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Plan year 2018

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The Franklin County Cooperative offers a group disability insurance program to all benefit eligible employees. The coverage is provided through Metropolitan Life. If you are eligible to enroll in the Cooperative’s healthcare plan, you are eligible to participate in this disability insurance program.

The disability insurance program offers the following coverage:

**Short-Term Disability** income replacement provides you 60% of your pre-disability income during the initial weeks of a disability. It pays a weekly benefit based upon your pre-disability income and provides benefits up to 26 weeks (approximately 6 months) after an initial waiting period of 14 days.

**Long-term Disability** income replacement provides you with 60% of your pre-disability income during an extended illness or injury. After an initial elimination period of 180 days (or until your Short Term Disability Insurance benefit ends) it pays a monthly benefit based upon your pre-disability income. Benefits are paid up to your normal retirement age or Reducing Benefit Duration\*.

Combining Short and Long Term Disability provides protection that begins almost immediately and can carry you through an extended period of time. However, there is no requirement that you purchase both products. You can elect only Short Term or only Long Term Disability Insurance.

Policy Provision	Short Term Disability Insurance	Long Term Disability Insurance
Elimination Period	<i>14 calendar days</i> from the onset of a disability due to illness, injury or maternity leave	<i>180 calendar days</i> from the onset of a disability or until your Short Term Disability ends
An elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you will receive disability benefits.		
Benefit Amount	60% of your <i>weekly</i> pre-disability earnings	60% of your <i>monthly</i> pre-disability earnings
The benefit amount you receive is based upon your gross pre-disability earnings. Your gross pre-disability earnings are the weekly or monthly amount that you earned immediately before you became disabled.		
Maximum Benefit Amount**	\$1,500 per <i>week</i>	\$10,000 per <i>month</i>
This is the total amount you will receive in disability benefits. It is a weekly maximum for Short Term Disability benefits and a monthly maximum for Long Term Disability benefits.		
Maximum Benefit Duration*	<i>26 weeks</i>	<i>Greater of Social Security Normal Retirement Age or Reducing Benefit Duration</i>
This is the total number of weeks during which Short Term Disability benefits will be paid. For Long Term Disability, benefits will be paid until normal retirement age or the Reducing Benefit Duration.		

\* The Reducing Benefit Duration table is provided in the Certificate of Insurance available from your employer or your MetLife benefits administrator.

\*\* Your disability benefit is reduced by other income that you are paid during the same disability from other sources, including state disability benefits, OPERS, no-fault auto laws, sick/vacation pay, etc.

## Additional Disability Insurance Program Benefits

The disability insurance program provides more than income replacement protection. MetLife offers several return-to-work programs designed to motivate you in your recovery. Your participation in a return-to-work program could also increase your disability payment.

### Coverage with Your Best Interests In Mind

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**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/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.

### Rehabilitation Incentives to Further Ease Your Burden

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**Financial Incentive:** Allows you to receive disability benefits or partial benefits while attempting to return to work.

**Work Incentive Benefit:** Lets you receive up to 100% of your pre-disability earnings including your disability benefit, rehabilitative work earnings, rehabilitation incentives and other income sources.

**Rehabilitation Benefit:** Boosts your benefit by up to 10% when you work within a MetLife approved rehabilitation program.

**Family Care Expense Reimbursement:** Reimburses you for eligible expenses (Begins after your 4<sup>th</sup> weekly benefit payment and pays up to \$100 per week) incurred for the care of each qualified family member when working or participating in an approved rehabilitation program.

**Moving Expense Benefit:** Provides reimbursement for your move to a different address as part of an approved rehabilitation program.

## Answers to Some Important Frequently Asked Questions

**How is 'disability' defined under the plan?** Generally, you are considered disabled and eligible for disability benefits if, due to pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with your requirements of treatment. In addition:

**Short Term Disability:** You are unable to earn more than 80% of your pre-disability gross earnings at your own occupation.

**Long Term Disability:** You are unable to earn more than 80% of your pre-disability gross earnings at your **own occupation for any employer in your local community**. Following the Own Occupation period for LTD, you are considered disabled if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with your requirements of treatment and you are unable to earn 60% of your pre-disability gross earnings **at any gainful occupation for which you are reasonably qualified taking into account your training, education and experience**.

**Can I file for disability while I am out on maternity leave?** Yes. A 14 calendar day elimination period applies at the beginning of your leave.



**What happens to my coverage if I leave the County?** This is a group policy; therefore, group coverage will end upon employment termination. Only Long Term Disability Insurance can be converted to an individual policy.

**What if I have other sources of income during my disability?** Your disability benefit may be reduced by the amount of other income that was actually paid to you from other sources during the same disability. This includes payments from state or retirement disability programs, Workers' Compensation, no fault auto laws, sick or vacation pay, etc.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance/Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

**Can I still receive benefits if I return to work part time?** Yes. 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 return to work when appropriate, even on a part time basis, when you participate in an approved rehabilitation program. See **Rehabilitation Incentive** above.

**Are there exclusions for pre-existing conditions?** 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 available from your Employer or your MetLife benefits administrator.

If you are currently enrolled in an **AFLAC** Short-term disability program, this exclusion will not apply.

**What is the definition of a pre-existing condition?** A pre-existing condition is a sickness or accidental injury for which you received medical treatment, consultation, care or services, took prescription medication or had a medication prescribed, or had symptoms or conditions that would cause you to seek diagnosis, care or treatment in the 3 months before your disability insurance takes effect. Benefits for a disability resulting from a pre-existing condition will not be paid until you have been actively at work and covered under the disability insurance benefit for 12 consecutive months after your effective date.

**Are there any other exclusions or limitations to my coverage?** Exclusions under the plan are standard to most all group disability plans and include disabilities arising from elective procedures such as cosmetic surgery, visual correction surgery, artificial insemination, etc. or disabilities resulting from war, participation in a riot or commission of a felony. Long Term Disability benefits may be limited for mental or nervous disorders or diseases and drug, alcohol or substance abuse. A complete description of exclusions and limitations is provided in the Certificate of Insurance available from your Employer or your MetLife benefits administrator.

**How do I enroll?** You can enroll during the annual Open Enrollment, new hire period or if you experience a qualifying life event. Go to <https://fccbenefits.com> to begin enrollment.

Additional questions can be directed to the Franklin County Benefits Office.

Franklin County Benefits Office

373 South High Street, 25<sup>th</sup> FL

Columbus, Ohio 43215

(P) 1-614-525-5750 or 1-800-397-5884 toll-free

(F) 1-614-525-5515

(E) [Benefits@Franklincountyohio.gov](mailto:Benefits@Franklincountyohio.gov)

(W) <http://BeWell.franklincountyohio.gov>