

## 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 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 employees that can enroll into the healthcare plan are eligible to participate.

**Long-Term Disability:** All employees that can enroll into the healthcare plan are eligible to participate.

#### How is “Disability” defined under your Plan?

Generally, you are considered disabled and eligible for short term and 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 treatment, for STD, you are unable to earn more than 80% of your pre-disability **gross** earnings at your own occupation for any employer and you are unable to perform each of the material duties of your own occupation for any employer. For LTD, during the elimination period and the next 24 months of accidental injury, you are unable to earn more than 80% of your pre-disability **gross** earnings at your own occupation for any employer in the Local Economy, and you are unable to perform each of the material duties of your own occupation for any employer in the Local Economy.

Following the Own Occupation period of LTD, 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 60% of your pre-disability gross earnings for any employer and you are unable to perform the duties of any gainful occupation for any employer in the Local 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 your Employer.

#### 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 sources<sup>1</sup> (e.g., state disability benefits, no-fault auto laws, sick pay, etc.).

The Benefit amount is **60%** of your pre-disability weekly earnings which is to the first \$2,500 of your pre-disability earnings, subject to the income which will reduce your disability benefit; the weekly amount of \$1,500.00 is the plan's maximum weekly 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 sources<sup>1</sup> during the same Disability (e.g., Social Security, Workers' Compensation, vacation pay, etc)

The Benefit amount is **60%** of your pre-disability monthly earnings which is the first \$16,667 of your pre-disability earning, subject to the income which will reduce your disability benefit; the monthly amount of \$10,000.00 is the plan's maximum monthly benefit. 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:** 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 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 180 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 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:** 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.** If 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 24 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 \$100 per week for eligible expenses, such as childcare. 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 childcare for up to 24 months.

You may be eligible for the Moving Expense Incentive if you incur expenses 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. 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.

**Q. Are there any exclusions to my coverage?**

**A. Yes.** The 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, or terrorist act.
- 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?**

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

If You are Disabled due to alcohol, drug or substance abuse or addiction, we will limit your disability benefits to one period of disability during your lifetime. During your disability, we require you to participate in an alcohol, drug or substance abuse or addiction recovery program recommended by a physician.

Benefits will end at the earliest of:

- The date you receive 24 months of disability benefit payments.
- The date you cease or refuse to participate in the recovery program referred above; or
- The date you complete such recovery program.

If you are disabled due to mental or nervous disorders or diseases neuromuscular, musculoskeletal, or soft tissue disorder, chronic fatigue syndrome and related conditions will limit your Disability benefits to a per occurrence period limit 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
- Dementia
- Organic brain disease

Neuromuscular, musculoskeletal, or soft tissue disorder but not limited to, any disease or disorder of the spine or extremities and the surrounding soft tissue, including sprains and strains of the joints and adjacent muscles, unless the disability has objective evidence of:

- Seropositive Arthritis
- Spinal Tumors, malignancy, or Vascular Malformations
- Radiculopathies
- Myelopathies
- Traumatic Spinal Cord Necrosis
- Myopathies
- Chronic Fatigue Syndrome and related conditions

**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, Connecticut, and Oregon (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.

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.

\*Changes have been made to your Plan as of the Amendment Effective Date listed above. Please refer to your Certificate of Insurance/Certificate Rider for more details or contact your benefits administrator with any questions.

<sup>1</sup> Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.

†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 circumstances from an independent tax advisor.

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

