

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

### **What is Long Term Disability insurance?**

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

### **Eligibility Requirements**

#### **Long Term Disability:**

All 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 32 hours per week during the preceding 12 calendar months.

### **How is “Disability” defined under the Plan?**

**Disability** or **Disabled** means that as a result of sickness or injury you are either Totally Disabled or Partially Disabled.

#### **Totally Disabled or Total Disability** means:

- During the elimination period and the next 24 months, you are unable to perform with reasonable continuity the Substantial and Material Acts necessary to pursue your Usual Occupation in the usual and customary way.
- After such period, you are not able to engage with reasonable continuity in any occupation in which you could reasonably be expected to perform satisfactorily in light of your age; education; training; experience; station in life; and physical and mental capacity that exists within any of the following locations: a reasonable distance or travel time from your residence in light of the commuting practices of your community; a distance of travel time equivalent to the distance or travel time you traveled to work before becoming disabled; or the regional labor market, if you reside or resided prior to becoming disabled in a metropolitan area.

**Partially Disabled** or **Partial Disability** means while actually working in an occupation, you are unable to earn 80% or more of your predisability earnings. If you are Disabled and have been continuously receiving Disability benefits under this certificate, MetLife will adjust your predisability earnings only for the purposes of determining whether you continue to be Disabled. MetLife will make the initial adjustment by adding to your predisability earnings an amount equal to your predisability earnings times the annual rate of increase in the consumer price index for the prior calendar year. The first adjustment will take place on the date the **13th** Disability benefit payment is payable. Subsequent adjustments will take effect on each anniversary of the first increase.

**Substantial and Material Acts** means the important tasks, functions and operations generally required by employers from those engaged in your Usual Occupation that cannot be reasonably omitted or modified. In determining what substantial and material acts are necessary to pursue your Usual Occupation, MetLife will first look at the specific duties required by your job. If you are unable to perform one or more of these duties with reasonable continuity, MetLife will then determine whether those duties are customarily required of other employees engaged in your Usual Occupation. If any specific, material duties required of you by your job differ from the material duties customarily required of other employees engaged in your Usual Occupation, then MetLife will not consider those duties in determining what substantial and material acts are necessary to pursue your Usual Occupation.

**Usual Occupation** means any employment, business, trade or profession and the Substantial and Material Acts of the occupation you are regularly performing for the employer when the Disability began. Usual Occupation is not necessarily limited to the specific job that you performed for the employer.

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?****Long Term Disability:**

The Long Term Disability benefit replaces a portion of your predisability earnings, less other income you may receive from other sources<sup>1</sup> for the same Disability (e.g., Social Security Disability Income, Social Security Retirement Benefits, vacation pay, etc.) for which you are claiming benefits under the plan. You may also elect to purchase additional coverage or “buy-up” from your base plan. With the buy-up option, you can increase your benefit amount by \$1,000.

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 \$6,000. If your salary exceeds \$10,000, your LTD benefit will be limited to this maximum.

**When do benefits begin and how long do they continue?****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 90 days.

Your plan's maximum benefit duration 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, financial incentives assistance in obtaining Social Security Disability Benefits to help you get the maximum benefits from your coverage.

**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 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 obtain Social Security Disability benefits. Our specialists 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.

## Answers to Some Important Questions...

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

**A.** 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 to return to work when appropriate, even on a part-time basis, when you participate in an approved Rehabilitation Program. For the first 24 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 24 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 Social Security Disability 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 100% of your predisability earnings.

With the Rehabilitation Incentive you can get a 10% increase in your monthly benefit.

The Family Care Incentive provides reimbursement up to \$250 per month for eligible expenses, such as child care, during the first 24 months of Disability.

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

**A.** Yes. Your plan may not cover a Disability that is caused by a Pre-Existing Condition. A "**Pre-Existing Condition**" means you received medical treatment, care or services for a diagnosed condition; and took prescribed medication for a diagnosed condition in the **3** months immediately prior to the effective date of coverage under this certificate; and the Disability caused or substantially contributed to by the condition begins in the first **12** months after the effective date of coverage under this certificate.

You are not covered for a Disability caused or substantially contributed to by a Pre-Existing Condition or medical or surgical treatment of a Pre-Existing Condition.

### **Q. Does my plan require being under the Regular Care of a Doctor?**

**A.** Yes. You must be under the Regular Care of a Doctor unless Regular Care will not improve the condition(s) causing your Disability; or will not prevent a worsening of the condition(s) causing your Disability.

**Regular Care** means you personally visit a Doctor(s) as frequently as is medically required to effectively manage and treat the condition(s) causing your Disability; and you are receiving appropriate treatment and care which conforms with generally accepted medical standards for the condition(s) causing your Disability.

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

**A.** Yes. No payment will be made for any Disability caused or contributed to by:

- War, insurrection or rebellion;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Committing 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 occurrence for a lifetime maximum of Disability for 24 months. 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, neuromusculoskeletal or soft tissue disorder or chronic fatigue syndrome, we will limit your Disability benefits to a lifetime maximum 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; or
- bi-polar disorder

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.

***Q. I already have employer-provided coverage. Can I purchase additional coverage?***

**A.** Although your company is paying the cost of your basic coverage now, you have the opportunity to purchase additional coverage known as a “Buy-Up” option. This option allows you to increase or “Buy-Up” to your current allowable benefit. You can increase your benefit up to \$6,000 compared to only \$5,000 under your base plan. Disability benefits may be taxable; however, when premiums are paid by you with post-tax dollars, the corresponding portion of the Disability benefits may be tax-free.<sup>2</sup> We encourage you to purchase this valuable additional coverage as a supplement to your group plan.

The “Plan Benefits” provides only a brief overview of the LTD plan. 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”) coverage is provided under a group insurance policy (Form GPNP99) issued to your employer by MetLife. This LTD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your LTD 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. MetLife may estimate the amount of income you are eligible to receive from the following sources:  
Federal Social Security Act (Primary and/or Family Benefits); and/or any state compulsory/statutory benefit law.

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.

