Short Term Disability



MetLife

Plan Benefits

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

What is Short Term Disability Insurance?

Short TermDisability (STD) insurance can help replace a portion of your income during the initial weeks of a disability to help you pay your bills and help maintain your current lifestyle. It helps by protecting you and your income if a sickness or accidental injury kept you from working. The plan is being made available to you through your employer and with the convenience of payroll deduction.

Why Should I Consider Short-Term Disability Insurance?

While most people typically insure their lives and other material assets like homes or automobiles, many overlook the need to protect one of their most valuable assets – **their ability to work and earn a living.**

When Disability strikes, your ability to earn an income becomes interrupted, however, yourmonthly bills continue. Would you be adequately prepared to cover present and future financial obligations if you were to fall sick or become disabled and not able to work for a short period?

Consider the Following...

- *65% of Americans said it would be difficult to meet their current financial obligations if their paycheck was delayed a week.[1]*
- *Two in five U.S. Households are living paycheck to paycheck.[2]*
- *The average 20-year-old is twice as likely to become disabled as die before age 67.[3]*

How is "Disability" Defined Under The Plan?

Generally, you are considered disabled and eligible for short 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 and you are unable to earn more than 80% of your predisability earnings at your own occupation.

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?

If you enroll for coverage during your group's initial open enrollment period, you select the amount of weekly benefit that is right for you. Choose any weekly benefit amount in increments of $50 per week, subject to a minimum of $100. The maximum benefit amount is 60% of your gross weekly earnings or $ 2,000, whichever is less (rounded down to next $50 increment).

If I do not enroll during my group's initial enrollment period can I still purchase coverage at a later date?

Yes, employees who do not elect coverage during the initial open enrollment period may still elect coverage at future enrollments.

When do Benefits Begin and How Long do They Continue?

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 disabled, before you are eligible to receive a benefit. The elimination periods are as follows:

For Injury: 7days.
For Sickness (includes pregnancy): 7days.

Benefits continue for as long as you are disabled up to a maximum duration of 26 week(s) of disability.

Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance Provided by your Employer.

Coverage with Your Best Interests in Mind...

When you are ill or injured for a short period, Metlife believes you need more than a supplement to your income. That's why we offer return-to-work services, and financial incentives.

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/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.

Financial Incentives — Allow you to receive Disability benefits or partial benefits while attempting to return to work.

Answers to Some Important Questions…

Q. Are my benefits taxable?

A. If you pay your premium with after-tax dollars, your benefit in the event of a disability would be tax free. Taxation of benefits can occur if all or a portion of the benefit is paid for with pre-tax contributions[4].

Q. Can I return to work part-time and still receive benefits?

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 also 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. With the Rehabilitation Incentive you can get a 10% increase in your weekly benefit. While disabled, you may receive up to 100% of your predisability earnings when combining benefits, Rehabilitation Incentives, other income sources such as state disability benefits, and part-time earnings. 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. Following the 4th week of return to work the Family Care Incentive provides reimbursement up to $100 per week for eligible expenses, such as child care.

Q. Are there any exclusions for pre-existing conditions?

A. Yes, Pre-existing Condition means a Sickness or accidental injury for which the employee:

- Received medical treatment, consultation, care, or services;
- Took prescription medication or had medications prescribed; or
- Had symptoms or conditions that would cause a reasonably prudent person to seek diagnosis, care or treatment in the 3 months before insurance or any increase in the amount of insurance under the certificate takes effect. We will not pay benefits, or any increase in benefit amount due to an elected increase in the amount of insurance for a Disability that results for a Pre-existing Condition, if the employee has been Actively at Work for less than 12 consecutive months after the date their Disability insurance or the elected increase in the amount of such insurance takes effect under the certificate.

Q. Does my benefit have any offsets?

A. Yes. The STD benefit replaces a portion of your predisability earnings, less the income that was actually paid to you for the same Disability from other sources5 (e.g., state-mandated benefits, no-fault auto laws, sick pay, Workers' Compensation, etc.)

Q. Are there any other limitations or exclusions to my coverage?

A. Yes. 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 or terrorist act;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Commission of or attempt to commit a felony.
- In addition, no payment will be made for any disability caused or contributed to by elective treatment or procedures, such as cosmetic surgery, sex-change surgery, reversal of sterilization, liposuction, visual correction surgery or in vitro fertilization, embryo transfer procedure, or artificial insemination.

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

Other limitations or exclusions to your coverage may apply. Please review your Certificate of Insurance for specific details or contact your benefits administrator with any questions.

[1] National Payroll Week. "2012 Getting Paid America Survey Results.

[2] CareerBuilder.com. 2012 Annual Workforce Survey, August 2012, accessed January 2, 2013, http://www.careerbuilder.com/share/aboutus/pressreleasesdetail.aspx?sd=8%2F15%2F2012&id=pr711&ed=12%2F31%2F2012

[3] http://www.socialsecurity.gov/dibplan/dqualify4.htm, accessed May 22, 2013

[4] Pursuant to IRS Circular 230, MetLife is providing you with the following notifications: 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 insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

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

The "Plan Benefits" provides only a brief overview of the STD 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.

Like most group insurance policies, MetLife group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

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Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com

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