Long Term Disability



MetLife

What is Long Term Disability Insurance?

Long Term Disability (LTD) insurance helps replace a portion of your income for an extended period of time. LTD is available to all active full time employees who meet the eligibility requirements as outlined in the Certificate of Insurance provided by your Employer.

How is "Disability" defined under the Plan?

Generally, you are considered disabled and eligible for long term benefits if due to sickness, or as a direct result of accidental injury, you are receiving appropriate care and treatment and are complying with the requirements of such treatment and during the Elimination Period and the next 24 months of sickness or accidental injury, unable to earn more than 80% of your predisability earnings at your own occupation for any employer in your Local economy and after such period, unable to earn more than 60% of their predisability earnings from any employer in your Local economy at any gainful occupation for which you are reasonably qualified taking into account their training, prior 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?

The LTD benefit replaces a portion of your predisability earnings, less the income that was actually paid to you for the same Disability from other sources[1] (e.g., Social Security, Workers' Compensation, etc.).

The Benefit amount is
OPTION 1: 60% of Predisability earnings
OPTION 2: 50% of Predisability earnings
OPTION 3: 40% of Predisability earnings
The maximum monthly benefit is $10,000.

When do benefits begin and how long do they continue?

LTD 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 LTD is 180 day(s). There are three plan options that we offer:

THREE PLAN OPTIONS:

Benefit Duration

OPTION 1 (60% of Predisability earnings): The lesser of your normal Social Security Retirement Age or the period shown in the chart.

OPTION 2 (50% of Predisability earnings): The lesser of your normal Social Security Retirement Age or the period shown in chart.

OPTION 3 (40% of Predisability earnings): The lesser of 5 Years or your normal Social Security Retirement Age.

Age on Date of Your Disability	Benefit Duration
less than 60	to age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

Example: Your age at disability is 62 Your normal Social Security Retirement Age is 66.

According to the chart, if you were 62 years old at the date of disability, you would be eligible for a benefit duration maximum of 42 months. 66 (your normal Social Security Retirement Age) minus 62 (your age at disability) equals 4 years or 48 months benefit duration.

Although the Social Security benefit duration is 48 months, per the plan design your benefit duration would be the lesser of 48 or 42, in this example your benefit duration would be 42 months.

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:

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 and 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 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 your previous job or a similar one.

Retraining: Development programs to help you return to your previous job or educate you for a new one.

Financial Incentives: Allow employees to receive Disability benefits or partial benefits while attempting to return to work.

The Services of Social Security Specialists: One you are approved for Disability benefits, MetLife can help you obtain Social Security Disability benefits. Our specialists can guide you thought 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. While disabled, you may receive up to 100% of your predisability earnings when combining benefits, Rehabilitation incentives and other income sources such as Social Security Disability Benefits and 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. With the Rehabilitation Incentive you can get a 10% increase in your monthly benefit. The Family Care Incentive provides reimbursement up to $400 per month for eligible expenses, such as child care, during the first 24 months of Disability.

Q. What is a pre-existing condition?

A. 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 increases 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. Are there any exclusions to my coverage?

A. Yes. In addition to the chart below, your plan does not cover any Disability which results from or is caused or contributed 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 for a maximum of 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, neuromuscular, musculoskeletal or soft tissue disorder, chronic fatigue syndrome and related conditions, we will limit your Disability benefits to a per occurrence maximum:

- 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; or
- organic brain disease

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

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. If any discrepancies exist between this information and 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] 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 particular circumstances from an independent tax advisor.

MetLife

Groups Over 20 Lives

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