



## Disability Insurance

LTD Plan Summary

Coverage that can help protect your income when you are unable to work due to illness or injury.

**Plan Effective Date: 01/01/2021**

### 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

All active full-time employees working at least 30 hours per week are eligible to participate.

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

Generally, you are considered fully disabled and eligible for long term benefits if because of a sickness or an injury, you can not do your job.

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?

The Long Term Disability benefit replaces a portion of your basic monthly earnings, less other income you may receive from other sources<sup>1</sup> for the same Disability (e.g., Social Security, Workers’ Compensation, vacation pay, etc.).

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 \$6,500.

#### When do benefits begin and how long do they continue?

##### Long Term Disability

Benefits begin after the end of the elimination period also referred to as the waiting period. The waiting period begins on the day you become disabled and is the number of consecutive days you are 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:

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 financial incentives and assistance in obtaining Social Security Disability Benefits to help you get the maximum benefits from your coverage.





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### Services to Help You Get Back to Work Can Include:

**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.

### Questions & Answers

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

**A. Maybe.** 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 for up to 12 months following your return to work when combining your disability benefit, Rehabilitation Incentives, your work earnings and income from other sources.

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

**A.** Yes. Your plan does not cover any Disability which results from or is caused or contributed to by:

- War, insurrection, or rebellion;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Commission of a felony.

#### Q. Are there any limitations to my coverage?

**A.** For Long Term Disability, limited benefits apply for mental illness.

While you are disabled due to a mental illness and confined in a hospital or institution, the monthly benefit will be payable up to the maximum benefit duration as shown in the schedule of benefits.

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.

### Disability Plan Contribution Worksheet

This worksheet allows you to approximate your monthly and annual contributions for: Long Term Disability (LTD) coverage effective January 1, 2021. Contribution amounts are based on base monthly income for LTD. Actual contributions will be calculated by the payroll system. **Example assumes an employee age 52, with annual earnings of \$30,000.**

#### Long Term Disability Contribution:

<b>A. Annual Earnings =</b>	\$30,000	<b>A. Annual Earnings =</b>	\$
<b>B. Monthly Earnings = (A divided by 12)</b>	\$2,500	<b>B. Monthly Earnings = (A divided by 12)</b>	\$
<b>C. Value Per \$100 = (C divided by 100)</b>	\$25.00	<b>C. Value Per \$100 = (C divided by 100)</b>	\$
<b>E. Estimated Monthly Contribution (C multiplied by 0.22)</b>	\$5.50	<b>D. Estimated Monthly Contribution = (C multiplied by the applicable age-banded rate)</b>	\$





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#### Monthly Rate per \$100 of Monthly Covered Payroll

Age Band	Rate
<20	\$0.02
20-24	\$0.02
25-29	\$0.03
30-34	\$0.06
35-39	\$0.07
40-44	\$0.10
45-49	\$0.14
50-54	\$0.20
55-59	\$0.22
60-64	\$0.23
65-69	\$0.24
70-74	\$0.24
>75	\$0.24

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 2130-S) 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 group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

- 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.