

# Disability Plan Benefits

Metropolitan Life Insurance Company

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

### **Long Term Disability:**

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

## **How is “Disability” defined under the 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 the treatment, for STD, you are unable to earn more than 60% of your predisability earnings at your own occupation for any employer and for LTD, you are unable to earn more than 60% of your predisability earnings at your own occupation for any employer in the National Economy, and you are unable to perform each of the material duties of your own occupation for any employer in the National Economy.

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?**

### **Short Term Disability:**

The Short Term Disability benefit replaces 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.).

### **Class 1 – All Eligible Full-Time NJ Employees**

The Benefit amount is 40% of your predisability weekly earnings subject to the plan’s maximum weekly benefit of \$1500.

### **Class 2 – All Other Full-time Employees**

The Benefit amount is 60% of your predisability weekly earnings subject to the plan’s maximum weekly benefit of \$1500.

### **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.).

**Option 1**

The Benefit amount is 50% of your predisability monthly earnings subject to the plan's maximum monthly benefit of \$5,000.

**Option 2**

The Benefit amount is 60% of your predisability monthly earnings subject to the plan's maximum monthly benefit of \$10,000.

**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 core plan is \$5,000 for **Option 1** and \$10,000 for **Option 2**.

**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:

**Option 1**

**For Injury:** 7 days

**For Sickness (includes pregnancy):** 7 days

**Option 2**

**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 the following:  
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 or until the end of the STD maximum benefit period.

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

**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.

**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/Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

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

A. Yes. Under *Short Term Disability*, your plan does not cover any Disability which results from or is caused or contributed to by:

- Elective treatment or procedures, such as cosmetic surgery, reversal of sterilization, liposuction, visual correction surgery, in-vitro fertilization, embryo transfer procedure, artificial insemination or other specific procedures.

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

Under *Short Term and Long Term Disability* coverage, 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.

**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 a per occurrence period limit 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, we will limit your Disability benefits to a lifetime maximum equal to the lesser of:

- 24 months

Your Disability benefits will be limited as stated above for mental or nervous disorder or disease except for:

- schizophrenia
- neurocognitive disorders
- bi-polar 1 disorder

Other limitations or exclusions to your coverage may apply. Please review your Certificate of Insurance/Summary Plan Description provided by your Employer for specific details or contact your benefits administrator with any questions.

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, 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.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

