

Long Term Disability Insurance

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



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 while you are disabled.

Eligibility Requirements

Long Term Disability: Active full-time Commonwealth of Massachusetts employees, or half-time employees working a minimum of 18 ³/₄ hours in a 37 ¹/₂ hour week or 20 hours in a 40 hour week.

How is “Disability” defined under your Plan?

Generally, you are considered disabled and eligible for long term disability benefits when MetLife determines that, due to Sickness or as a direct result of an accidental injury:

- You are receiving Appropriate Care and Treatment and complying with the requirements of such treatment; and
- You are, 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; and
 - unable to perform each of the material duties of Your Own Occupation; and
- After 24 months of payments you are:
 - unable to earn more than 60% of Your Predisability Earnings at any gainful occupation; and
 - unable to perform the duties of any gainful occupation for which You are reasonably qualified taking into account Your training, education and experience.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance.

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 sources¹ for the same Disability (e.g., Social Security, Workers’ Compensation, vacation pay, etc.).

The monthly benefit amount is 55% of your predisability earnings.

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 \$10,000.

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.

Benefits may continue for as long as you are disabled as defined under this plan, see above, up to a maximum duration as follows:

<u>Age at Disability</u>	<u>Duration of Payments</u>
Under age 61	to age 65
61	4 years
62	3 ½ years
63	3 years
64	2 ½ years
65	2 years
66	1 ¾ years
67	1 ½ years
68	1 ¼ years
69+	1 year

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, and financial incentives and assistance in obtaining Social Security Disability Benefits to help you get the maximum benefits from your coverage. (Please note — this assistance is only offered if you are approved for LTD benefits).

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 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.

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. (Please note – this assistance is only offered if you are approved for LTD 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..

For the first 12 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 12 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 SSDI 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 \$400 per month per eligible family member for 12 months for eligible expenses, such as child care. Dependent care expense benefits will end on the earlier of the following: 1. the date you are no longer incurring expenses for your dependent; 2. the date you no longer participate in MetLife's Rehabilitation and Return to Work Assistance program; or 3. any other date payments would stop in accordance with this plan.

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

A. Yes. - If you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 6 months just prior to your effective date of coverage; and the disability begins in the first 12 months after your effective date of coverage unless you have been treatment free for 6 consecutive months after your effective date of coverage.

A complete description of the pre-existing condition exclusion is included in the Certificate of Insurance.

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, whether declared or undeclared, or act of war, insurrection, or rebellion;
- Active participation in a riot;
- Intentionally self-inflicted injury;
- Commission of or attempt to commit a felony;
- Loss of professional license, occupational license or certification;
- Any period of disability during which you are incarcerated.

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 a mental or nervous disorder or disease, we will limit your Disability benefits to a per occurrence period limit equal to the lesser of:

- 36 months; or
- The Maximum Benefit Period.

If you are confined in a Hospital or Mental Health Facility at the end of the period shown above for which benefits are to be paid, we will continue Your Monthly Benefits until the end of Your Hospital or Mental Health Facility confinement.

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