

Effective Date: January 1, 2020

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

### **What is Short-Term Disability insurance?**

**Short-term disability (STD)** insurance can help you replace a portion of your income during the initial weeks of a disability.

### **Eligibility Requirements**

All active full-time employees working at least (varies by worksite) hours per week are eligible to participate.

### **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 the treatment and you are unable to earn more than 60% of your predisability earnings at 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/Summary Plan Description provided by your employer or contact your MetLife benefits administrator with any questions.

### **What is the benefit amount?**

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, vacation pay, etc.). The benefit amount is 60% of your predisability weekly earnings; subject to the plan's maximum weekly benefit of \$2,000.

### **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 being disabled before you are eligible to receive a benefit. The elimination periods are/is as follows:

***For Injury:*** 7 days.

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

Benefits continue for as long as you are disabled up to a maximum duration of 26 weeks of disability.

Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance/Summary Plan Description provided by your employer.

## **Additional Disability Plan 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.

With the Rehabilitation Incentive you can get a 10% increase in your weekly benefit. If you work or participate in a rehabilitation program while disabled, following the fourth weekly benefit payment, the Family Care Incentive provides reimbursement up to \$100 per week for eligible expenses, such as child care.

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.

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.

#### **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:
- Elective treatment or procedures, such as cosmetic surgery, sex-change 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.
  - 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.

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 STD 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.

Short-term disability (“STD”) coverage is provided under a group insurance policy (Form GPNP99) issued to your employer by MetLife. This STD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your 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.

