

Disability Insurance

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



Original Plan Effective Date: January 1, 2017

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 may 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 and part-time employees:

- State employees excluding members of the Labor, Trades and Crafts (LTC) unit, the Teachers' Retirement System (TRS), on-call employees, temporary legislative employees, employees of the National Guard (including Emergency Guard), short term non-permanent employees, student interns, leased employees, and emergency employees hired for natural disasters, including emergency firefighters; and
- Employees of a participating political subdivision covered under the terms of the political subdivision's participation agreement

Long Term Disability: All active full-time and part-time employees:

- State employees excluding members of the Labor, Trades and Crafts (LTC) unit, the Teachers' Retirement System (TRS), on-call employees, temporary legislative employees, employees of the National Guard (including Emergency Guard), short term non-permanent employees, student interns, leased employees, and emergency employees hired for natural disasters, including emergency firefighters; and
- Employees of a participating political subdivision covered under the terms of the political subdivision's participation agreement

How is "Disability" defined under your 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 treatment 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 may help replace a portion of your predisability earnings, less the income that was actually paid to you for the same Disability from other sources¹ (e.g., state-mandated benefits, no-fault auto laws, sick pay, etc.).

The Benefit amount is 60% of the first \$962 of your predisability earnings; subject to the plan's maximum weekly benefit of \$577.

Long Term Disability:

The Long Term Disability benefit replaces a portion of your predisability earnings, less other income you may receive from other sources for the same Disability (e.g., Social Security, Workers' Compensation, vacation pay, etc.).

Plan 1:

The benefit amount is 50% of the first \$16,000 of your predisability earnings; subject to the plan's maximum monthly benefit of \$8,000.

Plan 2:

The benefit amount is 70% of your first \$11,429 of your predisability earnings; subject to the plan's maximum monthly benefit of \$8,000.

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 \$8,000. If your salary exceeds \$8,000, your LTD benefit will be limited to this maximum.

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 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 180 days 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.

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: 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 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 Long Term 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. **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.

Under Short Term and Long Term Disability coverage, while disabled, you can get a 10% increase in your weekly benefit with the Rehabilitation Incentive.

If you work or participate in a rehabilitation program while disabled, following the 4th weekly benefit payment, the Family Care Incentive provides reimbursement up to \$100 per week for eligible expenses, such as childcare. Under Long Term Disability if you work or participate in a rehabilitation program while disabled, the Family Care Incentive provides reimbursement up to \$400 per month for eligible expenses, such as childcare for up to 124 months. 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. For what period of time will I be entitled to receive disability benefits related to my pregnancy?

A. Generally, for an uncomplicated and normal delivery, your plan will allow you to take 6 weeks from the date of delivery.

Q. Is there a difference in the amount of disability time allowed for a cesarean delivery versus a normal delivery?

A. Generally, a claimant is allowed an 8-week recovery period for a cesarean delivery or 6 weeks for a normal delivery. This is contingent upon the medical information provided by your physician and your employer's disability plan.

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

A. **No.** Please refer to the Certificate of Insurance 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 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.

Additionally, no benefits will be payable for any Disability which happens in the course of any work performed you for wages or profit or for which you are eligible to receive benefits under any Workers' Compensation or similar law.

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 occurrence for a lifetime maximum 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 neuromuscular, musculoskeletal or soft tissue disorder fibromyalgia chronic fatigue syndrome and related conditions self-reported conditions, we will limit your Disability benefits to one occurrence for a lifetime maximum equal to the lesser of:
 - 24 months; or
 - The Maximum Benefit Period.

If you are disabled due to neuromuscular, musculoskeletal or soft tissue disorder fibromyalgia chronic fatigue syndrome and related conditions self-reported conditions, we will limit your Disability benefits to one occurrence for a lifetime maximum equal to the lesser of:

- 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; or
- neurocognitive disorders; or
- bi-polar 1 disorder

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 provided by your Employer for specific details or contact your benefits administrator with any questions.

State of Alaska

Disability Plan Contribution Worksheet

This worksheet allows you to approximate your monthly and annual contributions for Short Term Disability (STD) and Long Term Disability (LTD) coverage effective January 1, 2017. Contribution amounts are based on gross weekly income for STD and gross monthly income for LTD. Actual contributions will be calculated by the payroll system.

STD Example

Short Term Disability Contribution:			
A. Annual Earnings =	\$30,000	A. Annual Earnings =	\$
B. Weekly Earnings = (A divided by 52)	\$576.92	B. Weekly Earnings = (A divided by 52)	\$
C. Value Per \$10 = (C divided by 10)	\$57.69	C. Value Per \$10 = (C divided by 10)	\$
E. Estimated Monthly Contribution (C multiplied by 0.20)	\$11.54	E. Estimated Monthly Contribution = (D multiplied by the applicable rate)	\$

LTD Example

Long Term Disability Contribution:			
A. Annual Earnings =	\$30,000	A. Annual Earnings =	\$
B. Monthly Earnings = (A divided by 12)	\$2,500	B. Monthly Earnings = (A divided by 12)	\$
C. Value Per \$100 = (C divided by 100)	\$25.00	C. Value Per \$100 = (C divided by 100)	\$
D. Estimated Monthly Contribution (C multiplied by 0.59)	\$14.75	D. Estimated Monthly Contribution = (D multiplied by the applicable rate)	\$

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.

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 (Form GPNP99) issued to your employer by MetLife. This LTD and STD coverages terminate 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, exceptions, 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, where permitted to do so.
- 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.

*Changes have been made to your Plan as of the Amendment Effective Date listed above. Please refer to your Certificate of Insurance/Certificate Rider for more details or contact your MetLife benefits administrator with any questions. 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.

