

SCCPSS Disability Plan Benefits

Original Plan Effective Date: 09/01/2017

Date Prepared: 01/09/2019

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 after your selected elimination period up to 18, 22 or 24 weeks.

Long Term Disability (LTD) insurance helps replace a portion of your income for an extended period of Disability and pays a monthly benefit after 180 days elimination period and will pay until you are able to go back to work or until you are Social Security Normal Retirement Age.

Eligibility Requirements

Short Term Disability:

All active full time employees working at least 20 hours per week are eligible to participate. An Employee who does not have regular work hours is deemed eligible if he or she has worked at least an average of 30 hours per week during the preceding 12 calendar months.

Long Term Disability:

All active full time employees working at least 20 hours per week are eligible to participate. An Employee who does not have regular work hours is deemed eligible if he or she has worked at least an average of 30 hours per week during the preceding 12 calendar months.

How is “Disability” defined under the Plan?

For **Standard Earnings Test Definition** with Own Occupation only:

Generally, you are considered disabled and eligible for benefits if, due to sickness, pregnancy or accidental injury, for which you are receiving appropriate care and treatment from a Doctor on a continuing basis and, for short term benefits, (up to a maximum of 18, 22 or 24 weeks, you are unable to earn more than 60% of your predisability earnings at your own occupation in your local economy; or, for long term benefits, you are unable to earn more than 60% of your pre-disability earnings or Indexed predisability earnings at your own occupation for any employer in your local 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 for the same Disability from other sources¹ (e.g., state-mandated benefits, no-fault auto laws, etc.).

The Benefit amount is 40, 50 or 60% of your pre-disability earnings; subject to the plan's maximum weekly benefit of \$1,500.

Long Term Disability:

The Long Term Disability benefit replaces a portion of your pre-disability earnings, less other income you may receive from other sources¹ for the same Disability (e.g., Social Security, Workers' Compensation, etc.).

The Benefit amount is 60% of your pre-disability 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 \$6,000. If your salary exceeds \$6,000, your LTD benefit will be limited to this maximum.

When do benefits begin and how long do they continue?**Short Term Disability:**

Benefits begin 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. The elimination periods are as follows:

For Injury: 14, 30 or 60 days.

For Sickness (includes pregnancy): 14, 30 or 60 days.

Benefits continue for as long as you are disabled up to a maximum duration of 18, 22 or 24 weeks of Disability.

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 180 days.

Benefits may continue for as long as you are disabled from your own occupation up to a maximum duration of your reducing benefit duration.

Your plan's maximum benefit duration and any specific limitations are described in the Certificate of Insurance/Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

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. Under Short Term Disability, while disabled, you may receive up to 100% of your predisability earnings when combining benefits.

Q. Are there any exclusions for pre-existing conditions?

A. Yes. For the first 3 months your plan may not cover a sickness or accidental injury that arose in the months prior to your participation in the plan. Thereafter, provided you remain disabled, the sickness or accidental injury may be covered. 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.
A. Yes. Your plan may not cover a disability due to sickness or accidental injury for which you received treatment 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 and Long Term Disability* coverage 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;
- Committing a felony.

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. 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 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, where permitted to do so.

*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.

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Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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