

Anne Arundel County

2021 Plan Overview and Cost of Coverage

Open Enrollment Period October 1 – October 31, 2020

Short term and long term disability insurance are designed to provide you with continuing income while you are out of work due to an illness or accident. Usually, long term disability benefits pick up where salary continuation/short term disability benefits leave off.

Learn more about the coverage options available to you, special plan features and services and costs for coverage.

Calculate your estimated monthly premium payment, which will be conveniently deducted from your paycheck.

Enroll in the ADP portal at: portal.adp.com by October 31, 2020.

Coverage options:

Short Term Disability Insurance

Choices	Maximum Benefit	Minimum Benefit	Requirements ¹
60% of your weekly earnings	\$1,154 per week	\$92 per week	No health questions

Long Term Disability Insurance

Choices	Maximum Benefit	Minimum Benefit	Requirements ¹
60% of your monthly earnings	\$6,000 per month	\$400 per month	No health questions

Additional plan benefits

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 to help you get the maximum benefits from your coverage. We also offer assistance in obtaining Social Security Disability benefits.

Services to help you get back to work can include:

Nurse Consultant or Case Manager Services

Specialists who personally contact you, your physician 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

Recommending adjustments (e.g., redesign of work station tools) that enable you to return to your previous job or a similar one.

Retraining

Development programs to help you return to your previous job or educate you for a new one.

Financial Incentives

Allow employees 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.

Frequently asked questions

How do I apply for coverage?

Apply online at portal.adp.com. Be sure to apply by October 31, 2020.

How do I pay for coverage?

Coverage is paid through convenient payroll deductions.

How is disability defined under this 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 complying with the requirements of treatment and you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer in your national economy.

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): 7days

Benefits continue for as long as you are disabled up to a maximum duration of 26 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 90 or 180 days.

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

Can I receive benefits if I return to work part-time?

Yes, as long as you are disabled and meet the terms of your Disability plan, you may qualify for adjusted Disability benefits.

Are there any exclusions for pre-existing conditions?

Yes. For the first 12 months following the effective date of your coverage, your plan may not cover a sickness or accidental injury that arose in the 12 months prior to your participation in the plan. A complete description of the pre-existing condition exclusion is included in the Certificate of Insurance provided by your Employer or contact your MetLife benefits administrator with any questions.

Are there any exclusions to my coverage?

Yes. Short Term and Long Term Disability insurance 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;
- We will not pay Short Term Benefits for any Disability caused or contributed to by elective treatment or procedures, such as:
 - Cosmetic surgery or treatment primarily to change appearance;
 - Sex-change surgery;
 - Reversal of sterilization;
 - Liposuction;
 - Visual correction surgery; and
 - In vitro fertilization, embryo transfer procedure or artificial insemination. However, pregnancies and complications from any of these procedures will be treated as a Sickness.

Additionally, no payment will be made for a disability caused or contributed to by any injury or sickness for which you are entitled to benefits under Workers' Compensation or a similar law.

Are there any limitations to my coverage?

Limitations to your coverage may apply. Please see the enclosed Exclusions and Limitations flyer for specific details or contact your benefits administrator with any questions.

How to enroll for coverage

Apply online in the ADP Portal at portal.adp.com by **October 31, 2020**. Have questions? Call 1-877-638-4671

How to Calculate Your Short-Term Disability Premiums

Ages / Rate Class	Monthly Rate Per \$100/Monthly Benefit
18-29	\$1.41
30-39	\$1.39
40 - 44	\$1.42
45 - 49	\$1.74
50 - 54	\$2.15
55 - 59	\$2.37
60 - 64	\$2.81
65 - 69	\$3.19
70+	\$3.19

Example on how to calculate your rate:

Let's say that you are 28 years old and you make an annual salary of \$55,000 you would calculate your benefit as follows:

Annual Salary = \$55,000

Monthly Salary = \$55,000 / 12 = \$4,583.33

Monthly Benefit = 60% * \$4,583.33 = \$2,750.00

Monthly Rate per \$100 of Monthly Benefit = \$1.41

Monthly Charge = \$1.41 * \$2,750.00/\$100 = \$38.78

Bi-Weekly Charge Assuming 26 pays = \$38.78 * 12/26 = \$17.90

You would pay \$17.90 per pay period for Short-term Disability. Your premiums are paid on an after-tax basis so your benefit is not taxed.

How to Calculate Your Long-Term Disability Premiums

Ages / Rate Class	Monthly Rate Per \$100/Monthly Benefit
<35	\$0.144
35-39	\$0.156
40 - 44	\$0.264
45 - 49	\$0.471
50 - 54	\$0.676
55 - 59	\$0.765
60 - 64	\$0.780
65+	\$0.540

Example on how to calculate your rate:

Let's say that you are 56 years old and you make an annual salary of \$45,000 you would calculate your benefit as follows:

Annual Salary = \$45,000
 Monthly Salary = \$45,000 / 12 = \$3,750
 Monthly Benefit = 60% * \$3,750 = \$2,250
 Monthly Rate per \$100 of Monthly Benefit = \$0.765
 Monthly Charge = \$0.765 * \$3,750/\$100 = \$28.69
 Bi-Weekly Charge Assuming 26 pays = \$28.69 * 12/26 = \$13.24

You would pay \$13.24 per pay period.

Here's another example:

Let's say that you are 45 years are old and you make an annual salary of \$111,000 you would calculate your benefit as follows:

Annual Salary = \$111,000
 Monthly Salary = \$111,000 / 12 = \$9,250
 Monthly Benefit = 60% * \$9,250 = \$5,550 (monthly benefit is capped at \$6,000)
 Monthly Rate per \$100 of Monthly Benefit = \$0.471
 Monthly Charge = \$0.471 * \$9,250/\$100 = \$43.57
 Bi-Weekly Charge Assuming 26 pays = \$43.57 * 12/26 = \$20.11

You would pay \$20.11 per pay period for Long-term Disability. Your premiums are paid on an after-tax basis so your benefit is not taxed.

The Plan Overview provides only a brief overview of the STD and LTD 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 and Short Term Disability coverages are provided under a group insurance policy (Form GPNP99, GPNP15-2T, GPNP15-3T, or G.2130-S) issued to your employer by MetLife. Like most group disability insurance policies, MetLife group policies contain certain exclusions (state variations may apply), waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife sales representative for complete costs and details.

