

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 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 working at least 20 hours per week are eligible to participate.

Long Term Disability: All active full-time and part-time employees working at least 20 hours per week are eligible to participate.

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, for STD, you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer and you are unable to perform each of the material duties of your own occupation for any employer and for LTD, you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer in the National Economy, and you are unable to perform each of the material duties of your own occupation for any employer in the National Economy.

Following the Own Occupation period of LTD, you are considered disabled 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 60% of your predisability earnings for any employer and you are unable to perform the duties of any gainful occupation for any employer in the National Economy 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 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 during the same Disability from other sources¹ (e.g., state disability benefits, no-fault auto laws, sick pay, etc.).

The Benefit amount is 60% of your predisability weekly earnings; subject to the plan's maximum weekly benefit of \$1,154.

Long Term Disability:

The Long Term Disability benefit replaces a portion of your predisability monthly earnings, less other income you may receive from other sources¹ during the same Disability (e.g., Social Security, Workers' Compensation, vacation pay, etc.).

The Benefit amount is 60% of your predisability monthly earnings subject to the plan's maximum monthly benefit.

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 \$10,000, 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 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 the greater of the Short Term Disability Maximum Benefit Period or 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 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: 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 experts 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. 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.

While disabled, you may receive up to 100% of your predisability earnings for up to 12 months following your return to work when combining your disability benefit, Rehabilitation Incentives, your work earnings and income from other sources.

Under Short Term Disability coverage and Long Term Disability coverage you can get a 10% increase in your weekly/monthly 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 child care. 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 child care for up to 12 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. Are there any exclusions for Pre-Existing Conditions?

A. Yes. Your plan may not cover a sickness or accidental injury that arose 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 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 Disability*, 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;
- Intentionally self-inflicted injury or attempted suicide;
- Commission of or attempt to commit a felony.

A "24-hour plan" allows Workers' Compensation claims to be submitted for disability but Workers' Compensation benefits are offset from the disability claim.

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 chronic fatigue syndrome and related conditions we will limit your Disability benefits to 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, we will limit your Disability benefits to a lifetime maximum equal to the lesser of:

- 24 months; or
- The Maximum Benefit Period.

If you are disabled due to alcohol, drug or substance abuse or addiction, mental or nervous disorders or diseases or fibromyalgia, we will limit your Disability benefits to one period of disability during your lifetime for any and all of the above equal to the lesser of:

- 24 months for one period of Disability during Your lifetime for any one or more, or all of the above conditions; or
- The Maximum Benefit Period.

If your Disability is due to alcohol, drug or substance addiction, we require you to participate in an alcohol, drug or substance addiction recovery program recommended by a physician. We will end Disability benefit payments at the earliest of the period described above or the date you cease, refuse to participate, or complete such recovery program.

Your Disability benefits will be limited as stated above for mental or nervous disorder or disease except for:

- schizophrenia; or
- neurocognitive disorders

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.

Monthly Costs* for Short Term and Long Term Disability Insurance

You have the option to purchase Short Term and Long Term Disability Insurance. Listed below are your monthly rates (based on your age as of January 1, 2023)

Age	Short Term Disability - Monthly Cost Per \$100 of Weekly Covered Benefit	Long Term Disability - Monthly Cost Per \$100 of Covered Monthly Earnings
Under 30	\$1.410	\$0.144
30 – 34	\$1.390	\$0.144
35 – 39	\$1.390	\$0.156
40 – 44	\$1.420	\$0.264
45 – 49	\$1.740	\$0.471
50 – 54	\$2.150	\$0.676
55 – 59	\$2.370	\$0.765
60 – 64	\$2.810	\$0.780
65 +	\$3.19	\$0.540

*Note: rates are subject to the policy’s right to change premium rates, and the employer’s right to change employee contributions.

Anne Arundel County

Disability Plan Contribution Worksheet

This worksheet allows you to approximate your bi-weekly (26 pay periods) and annual contributions for Short Term Disability (STD) and Long Term Disability (LTD) coverage effective January 1, 2023. 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 – Age 28 making \$55,000 annually

Short Term Disability Contribution:			
A. Annual Earnings =	\$55,000	A. Annual Earnings	\$
B. Weekly Earnings = (A divided by 52)	\$1,057.69	B. Weekly Earnings = (A divided by 52)	\$
C. Weekly Benefit = (B x 60%)	\$634.61	C. Weekly Benefit = (B x 60%)	\$
D. Value Per \$10 = (C divided by 100)	\$6.35	D. Value Per \$10 = (C divided by 100)	\$
E. Estimated Weekly Contribution (D multiplied by 1.41)	\$8.95	E. Estimated Weekly Contribution = (D multiplied by the applicable age-banded rate)	\$
F. Estimated Bi-Weekly Contribution (26 pays) (E multiplied by 2)	\$17.90	F. Estimated Bi-Weekly Contribution (26 pays) (E multiplied by 2)	\$

LTD Example – Age 56 making \$45,000 annually

Long Term Disability Contribution:			
A. Annual Earnings =	\$45,000	A. Annual Earnings =	\$
B. Monthly Earnings = (A divided by 12)	\$3,750	B. Monthly Earnings = (A divided by 12)	\$
C. Value Per \$100 = (B divided by 100)	\$37.50	C. Value Per \$100 = (B divided by 100)	\$
D. Estimated Monthly Contribution (C multiplied by 0.765)	\$28.69	D. Estimated Monthly Contribution = (C multiplied by the applicable age-banded rate)	\$
E. Estimated Bi-Weekly Contribution (26 pays) (D multiplied by 12 divided by 26)	\$13.24	E. Estimated Bi-Weekly Contribution (26 pays) (D multiplied by 12 divided by 26)	\$

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 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, exceptions, 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.

†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.

