

# Long Term Disability



**MetLife**

## Centervest, LLC Plan Benefits

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Original Plan Effective Date: December 01, 2013

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

### **What is Long Term Disability Insurance?**

**Long Term Disability (LTD)** insurance helps replace a portion of your income for an extended period of time.

### **Eligibility Requirements**

**LTD:** All Active Full Time Employees working at least 30 hours per week are eligible to participate.

### **How is "Disability" defined under the Plan?**

Generally, you are considered disabled and eligible for 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 the treatment and you are unable to earn more than 80 % of your predisability earnings at your own occupation for any employer in your Local economy.

Following the Own Occupation period for 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 the treatment and you are unable to earn 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 Long Term Disability benefit replaces a portion of your predisability monthly earnings, less other income you may receive from other sources<sup>1</sup>, during the same Disability (e.g. Social Security, Workers' Compensation, vacation pay etc.)

The Benefit amount is 60 % of your Predisability Earnings.

The maximum monthly benefit is \$ 5,000 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 \$5,000 a month. If your salary exceeds \$100,000 a year, your LTD benefit will be limited to this maximum.

### **When do benefits begin and how long do they continue?**

LTD 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 LTD is 90 day(s).

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

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### **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, financial incentives and assistance in obtaining Social Security Disability Benefits to help you get the maximum benefits from your coverage.

#### **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:**

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 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.

### **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, other income sources such as Social Security Disability Benefits and state disability benefits, and part-time earnings.

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.

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

**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 benefit administrator with any questions.

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### **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:
- 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.

### **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 limit 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; chronic fatigue syndrome and related conditions; we will limit your Disability benefits to one occurrence for a lifetime maximum equal to the lesser of 24 months or the maximum period;

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

- schizophrenia;
- dementia;
- organic brain disorder;

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 MetLife benefits administrator with any questions.

The "Plan Benefits" provides only a brief overview of the LTD 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.

Long Term Disability ("LTD") coverage is provided under a group insurance policy (Form GPNP99) issued to your employer by MetLife. This LTD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your LTD 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.

<sup>1</sup> Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.