

Why disability insurance makes sense

Protect your paycheck

Disability insurance helps to replace a portion of your income when you can't work due to a serious illness or injury. Many people think about protecting their belongings or providing for their family. But your most important asset is your ability to earn an income.

If you don't think you need disability insurance, consider this:

- 65% of working Americans say they could not cover normal living expenses even for a year if their employment income was lost.¹
- Just over 1 in 4 of today's 20 year olds will likely become disabled before reaching age 67.²
- You may not think you'll break your leg, have a complicated pregnancy or get cancer, but if it happened, how long could you manage on your savings?

MetLife believes a good rule of thumb is to protect 60–80% of your after-tax income:

- Should you become disabled you would need to cover your essential living expenses, such as housing, food, transportation and health care.
- While you may have some disability insurance, it may not be enough to meet all of your expenses and financial obligations.
- Getting disability insurance may be easier and more affordable than you think.

How disability insurance can help:

There are two different types of disability insurance:

Short term disability

- Replaces a portion of your income for the early period of disability — in general, 13 to 26 weeks.
- Benefits are usually paid weekly.

Long term disability

- Complements short term disability for extended disabilities — often 5 years or until age 65.
- Benefits are generally paid monthly.

If you don't have disability insurance, you may have to consider:

- Using your savings: depending on how much you have, you could run out quickly.
- Selling property or assets: because of changing market values, you may have to sell assets at a loss.
- Living on spouse's income: One income may not be enough.

Now that you know how disability insurance can help protect your financial security, take a few minutes to learn more and apply today!

1. http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp, accessed July 2016.

2. Social Security Fact Sheet, <https://www.ssa.gov/disabilityfacts/materials/pdf/factsheet.pdf>, January 2017.

Like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your plan administrator for details.

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Navigating life together

American Lung Disability Plan Benefits

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.

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

Long Term Disability:

All active full-time employees working at least 20 hours per week are eligible to participate.

How is “Disability” defined under the 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 for STD you are unable to earn more than 80% of your predisability earnings at your own occupation and for LTD you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer in your national 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 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?

Short Term Disability:

The Short Term Disability benefit replaces 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 \$1,000.

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. You have a choice of having your benefit be taxable or non-taxable

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 \$7,000. If your salary exceeds \$11,667, your LTD benefit will be limited to this maximum.

What is the Semi-Monthly premium?

1. To determine your premium, refer to the chart below that shows the rates for all ages per \$10 of covered salary
2. Select the age banded rate that applies to you

Premiums Rates for STD								
Weekly Benefit	Employee's Age							
	Under 30	30-39	40-44	45-49	50-54	55-59	60-64	65+
60%	0.517	0.517	0.517	0.517	0.517	0.517	0.517	0.517

3. Complete the following premium calculation worksheet

Semi- Monthly Premium Calculation Worksheet:	
A. Annual Earnings = PLEASE NOTE: If your annual earnings exceed \$86,667, only enter \$86,667 due to the \$1,000 STD weekly maximum benefit cap.	\$
B. Weekly Benefit = (# in A above divided by 52, then multiplied by .6)	\$
C. Your Weekly divided by 10 = (# in B divided by 10)	\$
D. Estimated Semi-Monthly Premium you will pay = (# in C multiplied by the applicable age-banded rate from chart above, then divide by 2)	\$

Due to rounding, your actual payroll deducted premium amount may vary slightly.

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. Please note – the Social Security Disability Benefit assistance is only offered if you are approved for LTD benefits).

Under Short Term Disability coverage and Long Term Disability coverage 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 child care.

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/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 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, sex-change 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 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.

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 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 or self-reported conditions, we will limit your Disability benefits to a lifetime maximum equal to the lesser of:

- 24 months for Mental or Nervous and Self-Reported Conditions
- The Maximum Benefit Period for Chronic Fatigue and Neuromuscular, Musculoskeletal, or Soft Tissue Disorders

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

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 benefits administrator with any questions.

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 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.

MetLife GCERT2000 Highlights
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