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
All Actively at Work educational support staff and school police employees working a minimum of 4.1 hours per day, not including temporary, seasonal or leased employees and independent contractors.

How is “Disability” defined under your Plan?

Disabled or Disability means that, due to Sickness or as a direct result of accidental injury:

- You are receiving Appropriate Care and Treatment and complying with the requirements of such treatment; and
- You are, during the Elimination Period and the next 24 months of Sickness or accidental Injury:
  - unable to earn more than 80% of Your Predisability Earnings at Your Own Occupation for any employer in Your National Economy; and
  - unable to perform each of the material duties of Your Own Occupation; and

You are, after such period:

- unable to earn more than 60% of Your Predisability Earnings at any gainful occupation for any employer in Your National Economy; and
- unable to perform the duties of any gainful occupation for which You are reasonably qualified taking into account Your training, education and experience.

- For purposes of determining whether a Disability is the direct result of an accidental injury, the Disability must have occurred within 90 days of the accidental injury and resulted from such injury independent of other causes.

What is the benefit amount?
The Long Term Disability benefit replaces a portion of your basic monthly earnings, less other income you may receive from other sources for the same Disability (e.g., Social Security, Workers’ Compensation, vacation pay etc.).

The Benefit amount is 60% of the first $6,667 of your basic monthly 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 monthly maximum under this plan is $4,000.
When do benefits begin and how long do they continue?
Benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the number of consecutive days you are disabled before you are eligible to receive a benefit. Your elimination period for Long Term Disability is 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.

Services to Help You Get Back to Work Can Include:

Financial Incentives:
Allow you to receive Disability benefits or partial benefits while attempting to return to work.

Answers to Some Important Questions…

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 provided by your Employer.

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;
   • Attempted suicide; or
   • Commission of or attempt to commit a felony; or
   • Incarceration

Q. Are there any limitations to my coverage?
A. For Long Term Disability, limited benefits apply for mental illness.

While you are disabled due to a mental Illness and confined in a hospital or institution, the monthly benefit will be payable up to the maximum benefit duration as shown in the schedule of benefits.

While you are disabled due to a mental Illness and not confined in a hospital or institution, the monthly benefit will be payable up to the lesser of:
1. 24 months; or
2. the maximum benefit duration shown in the schedule of benefits.

But in no event will the monthly benefit be payable for longer than the maximum benefit duration during a period of continuous disability due to a mental illness, whether you are or are not confined in a hospital or institution.

Other limitations or exclusions to your coverage may apply. Please review your Certificate of Insurance for specific details or contact your 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. 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 2130-S) 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 group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.