

Disability Insurance – City of Springfield

Coverage that can help protect your income when you are unable to work due to illness or injury.

Plan Effective Date: January 1, 2024

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

Long Term Disability: All active full time employees working at least 30 hours per week are eligible to participate. An Employee who does not have regular work hours is deemed eligible if he or she has worked at least an average of 30 hours per week during the preceding 12 calendar months.

How is “Disability” defined under your Plan?

Generally, you are considered disabled and eligible for long term benefits if, due to sickness, pregnancy or accidental injury, for which you are receiving appropriate care and treatment from a Doctor on a continuing basis, you are unable to earn more than 80% of your predisability earnings or Indexed predisability earnings at your own occupation for any employer in your local economy.

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?

Long Term Disability:

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

The Core Benefit amount is 60% of your predisability 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 \$5,000. If your salary exceeds \$100,000, your LTD benefit will be limited to this maximum.

When do benefits begin and how long do they continue?

Long Term Disability:

Benefits begin to accrue on the date following the day you complete 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 180 days or until the end of the STD Maximum Benefit Period (if applicable).

Benefits may continue for as long as you are disabled from your own occupation up to a maximum duration of 24 months defined in the plan.

Your plan's maximum benefit duration and any specific limitations are described in the Certificate of Insurance provided by your Employer or contact your MetLife benefits administrator with any questions.

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 financial incentives.

Services to Help You Get Back to Work Can Include:

Nurse Consultant or Case Manager Services: Specialists who personally contact you, your doctor 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.

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..

For the first 24 months of LTD benefits you may receive up to 100% of your predisability earnings when combining benefits, work incentives, other income sources such as SSDI benefits, and part-time earnings. After the 24 month period, your monthly benefit will be reduced by 50% of your predisability earnings while disabled. However, if the total amount you receive when combining benefits, work incentives, other income sources such as SSDI benefits, state disability benefits, and part-time earnings exceeds 100% of your predisability earnings, your monthly benefit will be further reduced by that portion of the total amount you receive which exceeds 100% of your predisability earnings.

The Rehabilitation Incentive you can get a 10% increase in your monthly benefit.

Family Care Incentive provides reimbursement up to \$400 per month for eligible expenses, such as child care, during the first 12 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 provided by your Employer or contact your MetLife benefits administrator with any questions.

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, insurrection or rebellion;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Committing 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 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 a combined lifetime maximum for any and all of the above equal to the lesser of:

- 24 months; 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:

- dementia; or
- organic brain disease

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.

Disability Plan Contribution Worksheet

This worksheet allows you to approximate your monthly and annual contributions for Long Term Disability (LTD) coverage effective January 1, 2024. Contribution amounts are based on gross monthly income for LTD. Actual contributions will be calculated by the payroll system.

LTD Rates

Long Term Disability	
Age	Rates*
< 25	\$0.08
25 to 29	\$0.10
30 to 34	\$0.16
35 to 39	\$0.24
40 to 44	\$0.34
45 to 49	\$0.50
50 to 54	\$0.69
55 to 59	\$0.89
60 to 64	\$0.91
65 to 69	\$1.19
70 +	\$1.44
*(Per \$100 Covered Monthly Payroll)	

LTD Examples

Long Term Disability Contribution [Age Based Comparison]:

A. Annual Earnings =	\$60,000	A. Annual Earnings =	\$
B. Monthly Earnings = (A divided by 12)	\$5,000	B. Monthly Earnings = (A divided by 12)	\$
C. Value Per \$100 = (B divided by 100)	\$50.00	C. Value Per \$100 = (B divided by 100)	\$
D. Estimated Monthly Contribution (C multiplied by 0.34 [Ages 40-44])	\$17.00	D. Estimated Monthly Contribution (C multiplied by Age Based Rate Above)	\$

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, exceptions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

- Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources, where permitted to do so.
- 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.

*Changes have been made to your Plan as of the Amendment Effective Date listed above. Please refer to your Certificate of Insurance/Certificate Rider for more details or contact your MetLife benefits administrator with any questions. 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.

