

## Disability Insurance

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



**Plan Effective Date: January 1, 2023**

**Date Prepared: 07/06/2023**

### 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 helps 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 60 hours bi-weekly are eligible to participate.

**Long-Term Disability:** All active full-time employees working at least 60 hours bi-weekly 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 complying with your requirements of treatment, and for STD you are unable to earn more than 80% of your pre-disability earnings at your own occupation and for LTD you are unable to earn more than 80% of your pre-disability 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 your requirements of treatment and you are unable to earn 80% of your pre-disability 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.

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### What is the benefit amount?

#### Short Term Disability:

The Short-Term Disability benefit replaces a portion of your pre-disability earnings, less the income that was actually paid to you for the same Disability from other sources<sup>1</sup> (e.g., state-mandated benefits, no-fault auto laws, sick pay, etc.).

The Short-Term Disability Benefit amount is 60% of your pre-disability weekly earnings; subject to the plan's maximum weekly benefit of \$500 (Low Option); or \$1,000 (High Option).

#### Long Term Disability:

The Long-Term Disability benefit replaces a portion of your pre-disability earnings, less other income you may receive from other sources<sup>1</sup> for the same Disability (e.g., Social Security, Workers' Compensation, vacation pay, etc.).

The Benefit amount is 60% of your pre-disability earnings subject to the plan's maximum monthly benefit of \$2,000 (Low Option; or \$4,000 (High Option). The Benefit amount is 66.67% of your pre-disability monthly earning for the \$7,000 monthly plan (Premier Option)

## 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 \$2,000 (Low Option); or \$4,000 (High Option); or \$7,000 (Premier Option), If your monthly salary exceeds the following:

\$3,333 (Low Option); \$6,667 (High Option); or \$10,500 (Premier Option), your LTD benefit will be limited to the maximum.

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

### Short 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. The elimination periods are as follows:

**For Injury:** 14 days.

**For Sickness (includes pregnancy):** 14 days.

Benefits continue for as long as you are disabled up to a maximum duration of 26 weeks of Disability.

**PLEASE NOTE: IF YOU ENROLL IN THE PREMIER OPTION FOR LONG-TERM DISABILITY YOU WILL NOT BE ELIGIBLE TO ENROLL IN EITHER STD OPTION OR EITHER LTD OPTION.**

### 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: (for Low and High Options) the greater of 180 days or the expiration of all sick leave, sick pool, or annual leave. Annual leave will automatically be used unless the employee submits a written request to The County to waive its use.

Your elimination period for Long Term Disability is: (for the Premier Option) – the greater of 90 days or the expiration of all sick leave, sick pool, or annual leave. Annual leave will automatically be used unless the employee submits a written request to The County to waive its use.

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, financial incentives, 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 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 workstation 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. (Please note – this assistance is only offered if you are approved for LTD benefits).

## Questions & Answers

### Q. Can I still receive benefits if I return to work part-time?

**A. Maybe.** If 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.

Under Short Term Disability, while disabled, you may receive up to 100% of your pre-disability earnings when combining benefits, and other income sources. (Please note – the Social Security Disability Benefit assistance is only offered if you are approved for LTD benefits).

Under Long Term Disability, for the first 24 months of LTD benefits, you may receive up to 100% of your pre-disability 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 pre-disability earnings while disabled. However, if the total amount you receive when combining benefits, work incentives, and other income sources such as SSDI benefits, state disability benefits, and part-time earnings exceed 100% of your pre-disability earnings, your monthly benefit will be further reduced by that portion of the total amount you receive which exceeds 100% of your pre-disability earnings.

Under both Short-Term Disability coverage and Long-Term Disability coverage you can get a 10% increase in your weekly benefit with the Rehabilitation Incentive.

Under STD, if you work or participate in a rehabilitation program while disabled, following the 4th weekly benefit payment, the Family Care Incentive provides reimbursement of up to \$60 per week for eligible expenses, such as childcare. And, for LTD up to \$250 per month for eligible expenses, such as childcare, 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 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 and Long-Term Disability coverage, 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.

Additionally, no benefits will be payable for any Disability which happens in the course of any work performed by you for wages or profit or for which you are eligible to receive benefits under any Workers' Compensation or 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 one occurrence for a lifetime maximum of Disability for 12 months (Low and High Options) or 24 months (Premier Option). 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 12 months (Low and High Options) or 24 months (Premier Option) of disability benefit payments; •  
The date you cease or refuse to participate in the recovery program referred above; or
- The date you complete such a recovery program.

If you are disabled due to mental or nervous disorders or diseases, we will limit your Disability benefits to one occurrence for a lifetime maximum to the lesser of:

- 12 months (Low and High Options) or 24 months (Premier Option); or
- The Maximum Benefit Period.

Your Disability benefits will be limited as stated above for mental or nervous disorders or diseases except for:

- schizophrenia; or
- 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.

**Miami-Dade County**

**Disability Plan Contribution Worksheet**

This worksheet allows you to approximate your monthly and annual contributions for Short Term Disability (STD) and Long-Term Disability (LTD) coverage effective January 1, 2022. 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**

Short Term Disability Contribution:			
A. Annual Earnings =	\$30,000	A. Annual Earnings =	\$
B. Weekly Earnings = (A divided by 52)	\$576.92	B. Weekly Earnings = (A divided by 52)	\$
C. Weekly Benefit = (B x 60%)	\$346.15	C. Weekly Benefit = (B x 60%)	\$
D. Value Per \$100 = (C divided by 100)	\$3.46	D. Value Per \$100 = (C divided by 100)	\$
E. Estimated Bi-Weekly Contribution (D multiplied by 1.45)	\$5.01	E. Estimated Bi-Weekly Contribution = (D multiplied by the applicable rate)	\$

**LTD Example**

Long Term Disability Contribution:			
A. Annual Earnings =	\$30,000	A. Annual Earnings =	\$
B. Monthly Covered Payroll = (A divided by 12; \$3,333 max for Low Option; \$6,667 max for high option)	\$2,500	B. Monthly Earnings = (A divided by 12)	\$
C. Value Per \$100 = (B divided by 100)	\$25.00	C. Value Per \$100 = (C divided by 100)	\$
D. Estimated Bi-Weekly Contribution (C multiplied by 0.21)	\$5.25	D. Estimated Bi-Weekly Contribution = (C multiplied by the applicable rate)	\$

## LTD Example: Premier Option\*

Long Term Disability Contribution:			
<b>A. Annual Earnings =</b>	\$30,000	<b>A. Annual Earnings =</b>	\$
<b>B. Monthly Covered Payroll =</b> (A divided by 12; \$10,500 max)	\$2,500	<b>B. Monthly Earnings =</b> (A divided by 12)	\$
<b>C. Value Per \$100 =</b> (B divided by 100)	\$25.00	<b>C. Value Per \$100 =</b> (B divided by 100)	
<b>D. Estimated Bi-Weekly Contribution =</b> (C multiplied by 0.292)	\$7.30	<b>D. Estimated Bi-Weekly Contribution =</b> (C multiplied by the applicable rate)	\$

\*NOTE: IF YOU CHOOSE TO ENROLL IN THE LTD PREMIER PLAN, YOU CAN NOT ENROLL IN EITHER OF THE STD OPTIONS (LOW OR HIGH PLANS) OR THE OTHER TWO LTD OPTIONS (LOW OR HIGH OPTIONS).

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, where permitted to do so.
- 2 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.