

Long Term Disability – 50% \$1,000, (180 day Elimination Period)

Group Plan # 219269

Contact MetLife to report a claim or for claim status updates: (877) ADPTS01 or (877) 237-8701, Monday through Friday from 8 a.m. – 11 p.m. ET – refer to ADP TotalSource as your employer.

Your employer provides you with 100% Employer paid Long Term Disability insurance.

Long Term Disability (LTD) insurance helps replace a portion of your income for an extended period of time and pays a monthly benefit. Long Term Disabilities covers both injuries and sickness that are work related and non- work related.

Long Term Disability																					
Eligibility Requirements	<ul style="list-style-type: none"> All Full-Time and Part-Time worksite employees working at least 30 hours per week for the eligible class to which you belong.* Worksite employees covered under the Hawaii Pre-Paid Act are eligible working a minimum of 20 hours per week An active employee must first fulfill their probationary period. This is determined by the worksite employer. An employee must be actively at work on the coverage begin date; and, coverage will only begin once the employee is back to work for one full day.* 																				
What is the Benefit amount?	<ul style="list-style-type: none"> 50% of the first \$2,000 of your Predisability Earnings, up to a maximum of \$1,000 a month. Minimum Benefit is 10% before reductions for Other Income Benefits or \$100, whichever is greater, subject to overpayments and rehabilitation incentive within the certificate. 																				
When do benefits begin and how long do they continue?	<p>LTD benefits begin following the completion 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 an LTD paid benefit.</p> <ul style="list-style-type: none"> The elimination period is 180 days. <p>Benefits continue for as long as you are disabled up to the later of your Normal Retirement Age or the period shown below:</p> <table> <tr> <th>Age at Disability</th><th>Maximum Benefit Period**</th></tr> <tr> <td>Less than age 60</td><td>To age 65 (but not less than 5 years)</td></tr> <tr> <td>62</td><td>42 months</td></tr> <tr> <td>63</td><td>36 months</td></tr> <tr> <td>64</td><td>30 months</td></tr> <tr> <td>65</td><td>24 months</td></tr> <tr> <td>66</td><td>21 months</td></tr> <tr> <td>67</td><td>18 months</td></tr> <tr> <td>68</td><td>15 months</td></tr> <tr> <td>69 and over</td><td>12 months</td></tr> </table>	Age at Disability	Maximum Benefit Period**	Less than age 60	To age 65 (but not less than 5 years)	62	42 months	63	36 months	64	30 months	65	24 months	66	21 months	67	18 months	68	15 months	69 and over	12 months
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How is disability defined under this plan?	<p>Disabled or disability means that, due to sickness or as a direct result of accidental injury, the employee is receiving appropriate care and treatment and complying with the requirements of such treatment; and is unable to earn more than their covered pre-disability earnings and unable to perform the material duties of your occupation.</p> <p>Please refer to your plan certificate for further details.</p>																				

* The following types of workers are not eligible -- temporary employees, seasonal employees, leased employees, independent contractors, individuals whose compensation for services are reported on IRS Form 1099, and individuals in full-time active military service.

** The Maximum Benefit Period is subject to the limited disability benefits and date benefit payments end sections.

What does “Predisability Earnings” mean? *

In general, Predisability Earnings means gross salary or wages you were earning from the Policyholder as of your last day of Active Work before Your Disability began. We calculate this amount on a monthly basis.

For S-Corporation Shareholders, Partners and LLC Corporations	For all other Full-Time and Part-Time employees, excluding S-Corporation Shareholders, Partners and LLC Corporations:
<ul style="list-style-type: none"> Gross salary or wages You were earning from the worksite employer as of Your last day of Active Work before Your Disability began; Average monthly compensation from the Employer during the Employer's prior tax year, this includes: Schedule C, Schedule K-1, Form W-2 or S-Corporation federal income tax return; Ordinary Income or loss from trade activity, Guaranteed payments if you are a partner, and compensation, salary or wages as an officer if you are and S-Corp Shareholder; Predisability Earnings does not Include: Commissions, Awards and Bonus, other pay or compensation. LTD benefits are non-taxable. 	<ul style="list-style-type: none"> Commissions (averaged over the 12-month period before Disability), Shift Differential, Contribution through salary reduction for Internal Revenue Code (IRC) Section 401(k), 403(b) or 457 deferred compensation arrangement, executive non-qualified deferred compensation arrangement, fringe benefits under an IRC Section 125 plan; Predisability Earnings does not Include: Awards and bonus, other pay or compensation. LTD benefits are taxable.

*Note: this is only a summary of Predisability Earnings. Please check certificate for complete details.

Are there any offsets that will reduce my Disability Benefits? *

We will reduce your disability benefit by the amount of all Other Income.

Disability retirement:	Any income received from disability:
<ul style="list-style-type: none"> Any state, public or federal employee retirement plan, including <ul style="list-style-type: none"> State Teachers Retirement System (STRS); Public Employee Retirement System (PERS); Federal Retirement System (FERS); Individual or Family Social Security You must apply for such benefits through the highest appeal level that is applicable to such benefits and available under the plan; Any income received for disability or retirement under the Policyholder's Retirement Plan, to the extent that it can be attributed to the Policyholder's contributions; Any sick or vacation pay allowed by your Employer; 	<ul style="list-style-type: none"> Any statutory disability programs; Benefits for loss of time from work due to disability; Installment payments for permanent total disability; A no-fault auto law for loss of income, excluding supplemental disability benefits; Any income you receive from working while disabled to the extent that such income reduces the amount of your weekly benefit as described in rehabilitation incentives. This includes but is not limited to salary, commissions, overtime pay, bonus or other extra pay arrangements from any source; Recovery amounts you receive for loss of income as a result of claims against a third party by judgement, settlement or otherwise including future earnings.

*For a complete listing of offsets that reduce your disability benefit, please refer to the certificate.

Goal of Rehabilitation

The goal of MetLife is to focus on employees' abilities, instead of disabilities. This "abilities" philosophy is the foundation of our Return to Work Program. By focusing on what employees can do versus what they can't, we can assist you in returning to work sooner than expected. We offer the following rehabilitation incentives:

Additional Disability Plan Benefits:

Rehabilitation Program Participation (Mandatory Rehabilitation)	Mandatory Rehabilitation Participation is required for the Rehabilitation Incentives below.
Rehabilitation Program Incentive	10% benefit increase when participating in a MetLife approved rehabilitation program.
Work Incentive Benefit	Work incentive allows you to work, earn income and continue receiving benefits up to 100% Predisability Earnings during the first 12 months: <ul style="list-style-type: none"> • Earning less than 80% of Predisability Earnings. • Performing some material duties of your own occupation.
Family Care Incentive	We will reimburse you up to \$400 for monthly expenses you incur for each eligible family member (no aggregate dollar or family number maximums) while you are participating in approved MetLife Rehabilitation Program. Cannot begin until the 4th week of benefits or be paid after the maximum benefit period ends.
Moving Expense Incentive	This can reimburse any costs that come up after moving to a new residence, if it was recommended as part of a MetLife approved rehabilitation program.

Are there any exclusions to my coverage?

We will not pay for any Disability caused or contributed to by:

- War, whether declared or undeclared, or act of war, insurrection or rebellion or terrorist act;
- Your active participation in a riot;
- Intentionally self-inflicted injury;
- Attempted suicide;
- Commission of or attempt to commit a felony; or
- Intoxication, as defined and determined by laws and jurisdiction of the geographic area in which loss or cause of loss occurred.

What are the rules for Pre-existing Conditions?

Pre-existing Condition means a sickness or accidental injury for which you received medical treatment, consultation, care or services; or took prescribed medication or had medications prescribed in the 3 months prior to this insurance took effect.

After the effective date of your coverage, we will not pay benefits for a Disability that results from a Pre-existing Condition if you have been Actively at Work for less than 12 consecutive months.

In determining whether a Disability is due to a Pre-existing Condition, we will credit time while insured under the prior plan.

Are there any limitations to my coverage?

If you are disabled due to Alcohol, Drugs or Substance Abuse, Addiction or a Mental and Nervous Disorder or Disease then we will limit your disability benefits to a lifetime maximum equal to the lesser of 24 months or the maximum benefit period. If you are confined in a Hospital or Mental Facility past 24 months, monthly benefits will be continued until the end of your Hospital or Mental Health Facility confinement.

Returning to Active Work

Returning to Active Work before completing Elimination Period

If you return to Active Work before completing Your Elimination Period for 60 days or less, and then become disabled again due to the same or related sickness or accidental injury, you will not be required to complete a new Elimination Period. Those days will be counted towards the completion of the Elimination Period.

If you return to Active Work for a period of more than 60 days, and then become disabled again, a new Elimination Period will need to be completed.

Returning to Active Work after completing Elimination Period

If you return to Active Work after completing Your Elimination Period for a period of 180 days or less, and then become disabled again due to the same or related sickness or accidental injury, you will not be required to complete a new Elimination Period.

Survivor Benefit

If you die while disabled and you were entitled to receive Monthly Benefits, proof of death must be sent to us. When proof is received:

The benefit amount will be paid out equal to 3 times the lesser of:

- the monthly benefit you receive for the calendar month immediately preceding death;
- the monthly benefit you were entitled to receive for the month you die, if death is during the first month that disability benefits are payable.

We will reduce the benefit amount by any overpayment we are entitled to recover.

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

Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
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