

# SURA/Jefferson Science Associates Short Term Disability Plan Benefits

*Explore the coverage that helps you protect your income and your lifestyle.*

## **What is Short Term Disability insurance?**

**Short Term Disability (STD)** insurance can help you replace a portion of your income during the initial weeks of a Disability.

## **Eligibility Requirements**

### **Short Term Disability:**

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

## **How “Disability” is defined under your Plan...**

Generally, you are considered disabled and eligible for short 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.

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.

## **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 for the same Disability from other sources<sup>2</sup> (e.g., state-mandated benefits, no-fault auto laws, sick pay, etc.).

The Benefit amount is 66 <sup>2</sup>/<sub>3</sub>% of the first \$1,500 of your predisability weekly earnings. The maximum weekly benefit is \$1,000.

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

### **Short Term Disability:**

Benefits begin after the end 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 a benefit. The elimination periods are/is as follows:

***For Injury:*** 7 days.

***For Sickness (includes pregnancy):*** 7 days.

Benefits continue for as long as you are disabled up to a maximum duration of 13 weeks of Disability.

Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance/Summary Plan Description 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 financial incentives.

### **Services to Help You Get Back to Work Can Include:**

#### ***Nurse Consultant or Case Manager Services:***

Specialists who personally contact you, your physician 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 your previous job or a similar one.

#### ***Retraining:***

Development programs to help you return to your previous job or educate you for a new one.

#### ***Financial Incentives:***

Allow employees to receive Disability benefits or partial benefits while attempting to return to work.

## 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 incentives designed to help you to return to work when appropriate, even on a part-time basis. 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.

**Short Term Disability coverage** offers Rehabilitation and Family Care Incentives when you participate in an approved Rehabilitation Program. With the Rehabilitation Incentive you can get a 10% increase in your weekly benefit. Following the 4th weekly benefit payment, the Family Care Incentive provides reimbursement up to \$100 per week for eligible expenses, such as child care. If you participate in a Rehabilitation Program while you are disabled, we may reimburse you for expenses you incur 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 other limitations or exclusions to my coverage?*

- A. Yes. Under *Short Term Disability*, no payment will be made for any Disability 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* coverage no payment will be made for any Disability 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, for STD 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.

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 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.

Short Term Disability ("STD") coverage is provided under a group insurance policy (Form GPNP99) issued to your employer by MetLife. This STD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your STD 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.

<sup>1</sup> Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.

## SURA/Jefferson Science Associates Disability Plan Contribution Worksheet

This worksheet allows you to approximate your monthly and annual contributions for Short Term Disability (STD) coverage effective April 1, 2010. Contribution amounts are based on covered weekly benefits. Actual contributions will be calculated by the payroll system.

### STD Example                      Short Term Disability Contribution:

<b>A. Annual Earnings =</b>	\$ 30,000	<b>A. Annual Earnings =</b>	\$
<b>B. Weekly Earnings =</b> <i>(A divided by 52)</i>	\$ 576.92	<b>B. Weekly Earnings =</b> <i>(A divided by 52)</i>	\$
<b>C. Weekly Benefit =</b> <i>(B x 66 2/3% )</i>	\$ 384.63	<b>C. Weekly Benefit =</b> <i>(B x 60% )</i>	\$
<b>D. Value Per \$10 =</b> <i>(C divided by 10)</i>	38.46	<b>D. Value Per \$10 =</b> <i>(C divided by 10)</i>	
<b>E. Estimated Monthly Contribution</b> <i>(D multiplied by 0.20)</i>	\$ 12.69	<b>E. Estimated Monthly Contribution =</b> <i>(D multiplied by the applicable age-banded rate)</i>	\$