Disability Insurance

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

County of Ventura

Class 1 Employees

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 60 hours on a bi-weekly basis are eligible to participate.

How is "Disability" defined under your Plan?

Disability or **Disabled** means that as a result of Sickness or injury you are either Totally Disabled or Partially Disabled.

Totally Disabled or Total Disability means:

- During the elimination period and the next 24 months, you are unable to perform with reasonable continuity the Substantial and Material Acts necessary to pursue your Usual Occupation in the usual and customary way.
- After such period, you are not able to engage with reasonable continuity in any occupation in which you could reasonably be expected to perform satisfactorily in light of your age; education; training; experience; station in life; and physical and mental capacity that exists within any of the following locations: a reasonable distance or travel time from your residence in light of the commuting practices of your community; a distance of travel time equivalent to the distance or travel time you traveled to work before becoming disabled; or the regional labor market, if you reside or resided prior to becoming disabled in a metropolitan area.

Partially Disabled or **Partial Disability** means while actually working in an occupation, you are unable to earn 80% or more of your predisability earnings. If you are Partially Disabled and have received a Monthly Benefit for 12 months, MetLife will adjust your predisability earnings only for the purposes of determining whether you continue to be Partially Disabled and for calculating the return to work incentive, if any.

MetLife will add to your predisability earnings an amount equal to the product of your predisability earnings times the annual rate of increase in the consumer price index for the prior calendar year
Annually thereafter, MetLife will add an amount to your adjusted predisability earnings calculated by the method set for above but substituting your adjusted predisability earnings from the prior year for your predisability earnings. This adjustment is not a cost of living benefit.

For purposes of determining whether a Disability is the direct result of an injury, the Disability must have occurred within 90 days of the injury and not as a result of Sickness. If your occupation requires a license, the fact that you lose your license for any reason will not, in itself, constitute Disability.

Sickness means illness, disease or pregnancy, including complications of pregnancy.

Substantial and Material Acts means the important tasks, functions and operations generally required by employers from those engaged in your Usual Occupation that cannot be reasonably omitted or modified. In determining what substantial and material acts are necessary to pursue your Usual Occupation, MetLife will first look at the specific duties required by your job. If you are unable to perform one or more of these duties with reasonable continuity, MetLife will then determine whether those duties are customarily required of other employees engaged in your Usual Occupation. If any specific, material duties required of you by your job differ from the material duties customarily required of other employees engaged in your Usual Occupation, then MetLife will not consider those duties in determining what substantial and material acts are necessary to pursue your Usual Occupation.

Usual Occupation means any employment, business, trade or profession and the Substantial and Material Acts of the occupation you are regularly performing for the employer when the Disability began. Usual Occupation is not necessarily limited to the specific job that you performed for the employer.

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 monthly earnings, less other income you may receive from other sources[1] for the same Disability (e.g., Social Security Disability Income, Social Security Retirement Benefits, vacation pay, etc.) for which you are claiming benefits under the plan. You may also elect to purchase additional coverage or "Buy-Up" from your base plan. With the buy-up option you can increase your benefit amount by $7,000.

The Core Benefit amount is 66.67% of your predisability monthly earningssubject to the plan's maximum monthly benefit.

The Buy up Benefit amount is 66.67% of your predisability monthly 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 core plan is $8,000. If your salary exceeds $11,999, your LTD benefit will be limited to this maximum.

The maximum under this buy-up plan is $15,000. If your salary exceeds $22,499, your LTD benefit will be limited to this maximum.

When do benefits begin and how long do they continue?

Long 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. Your elimination period for Long Term Disability is The greater of the Short Term Disability Maximum Benefit Period or 30 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. (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 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: 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.

The Services of Social Security Specialists: Once you are approved for Disability benefits, MetLife can help you obtain Social Security Disability benefits. Our experts 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.

TELUS Health CBT[2]

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As part of your MetLife Long Term Disability plan, you have access to TELUS Health CBT, a virtual cognitive behavioral therapy (CBT) program that you can access on any computer, smartphone or tablet—wherever and whenever you need it—at no additional cost to you.

You can access these services by visiting https://metlife.cbt.telushealth.com/.

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 incentives designed to help you to return to work when appropriate, even on a part-time basis. If you work while Disabled under the Work Incentive, may receive up to 100% of your predisability earnings for 24 months when combining benefits, Rehabilitation Incentives, other income sources such as Social Security Disability Benefits and state disability benefits, and part-time earnings.

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

Under Long Term Disability coverage, the Family Care Incentive provides reimbursement up to $400 per month for eligible expenses, such as child care, during the first 24 months of Disability.

You may be eligible for the Moving Expense Incentive if you incur expenses 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 exclusions for Pre-Existing Conditions?

A. Yes. Your plan may not cover a Disability that is caused by a Pre-Existing Condition. A **"Pre-Existing Condition"** means you received medical treatment, care or services for a diagnosed condition; or took prescribed medication for a diagnosed condition in the 3 months immediately prior to the effective date of coverage under this certificate; and the Disability caused or substantially contributed to by the condition begins in the first 12 months after the effective date of coverage under this certificate.

You are not covered for a Disability caused or substantially contributed to by a Pre-Existing Condition or medical or surgical treatment of a Pre-Existing Condition.

Q. Does my plan require being under the Regular Care of a Doctor?

A. Yes. You must be under the Regular Care of a Doctor unless Regular Care will not improve the condition(s) causing your Disability; or will not prevent a worsening of the condition(s) causing your Disability.

Regular Care means you personally visit a Doctor(s) as frequently as is medically required to effectively manage and treat the condition(s) causing your Disability; and you are receiving appropriate treatment and care which conforms with generally accepted medical standards for the condition(s) causing your Disability.

Q. Are there any exclusions to my coverage?

A Yes. 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.

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, and/or 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:

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- 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.

Q. I already have employer-provided coverage. Can I purchase additional coverage?

A. Although your company is paying the cost of your basic coverage now, you have the opportunity to purchase additional coverage known as a "Buy-Up" option. This option allows you to increase or "Buy-Up" to your current allowable benefit. You can increase your benefit up to $15,000 compared to only $8,000 under your base plan. Disability benefits may be taxable[3]; however, when premiums are paid by you with post-tax dollars, the corresponding portion of the Disability benefits may be tax-free.† We encourage you to purchase this valuable additional coverage as a supplement to your group plan coverage.

The maximum under this buy-up plan is $15,000. If your salary exceeds $22,499, your LTD benefit will be limited to this maximum.

The Plan Summary 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 and/or other plan documents.. 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 issued to your employer by MetLife. This LTD coverages 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 disablity insurance policies, MetLife's policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for complete costs and details.

* Please refer to your Certificate of Insurance/Certificate Rider for more details or contact your benefits administrator with any questions.

1 MetLife may estimate the amount of income you are eligible to receive from the following sources: Federal Social Security Act (Primary and/or Family Benefits); and/or any state compulsory/statutory benefit law.

2 TELUS Health CBT services are provided through an agreement with TELUS Health (US) Ltd. TELUS Health is not a subsidiary or affiliate of MetLife. Information disclosed directly to TELUS Health is not disclosed to MetLife and, therefore, is not subject to MetLife's privacy policy.

†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.

3 Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. You should confer with your qualified legal, tax and accounting advisors as appropriate.

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.

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