**Prince George’s County Public Schools  
Long Term Disability Plan Overview and Cost of Coverage for New Hires**

**Learn** more about the coverage options available to you, special plan features and services and costs for coverage.

**Calculate** your estimated monthly premium payment, which will be conveniently deducted from your paycheck.

Long term disability (LTD) insurance is designed to provide you with continuing monthly income during an extended period of time while you are out of work due to an illness or accident. Usually, LTD benefits pick up where salary continuation leaves off.

**LTD Coverage options:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Choices** | **Maximum Benefit** | **Minimum Benefit** | **Special Requirements** |
| **60% of your monthly earnings** | $5,000 per month | $100 per month | Enroll without answering medical questions |

MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife’s underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

**Cost of coverage**

**Per $100 of covered monthly earnings**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Under 25 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | 70-74 | 75+ |
| **60% Option** | $0.033 | $0.066 | $0.129 | $0.196 | $0.271 | $0.366 | $0.492 | $0.566 | $0.422 | $0.150 | $0.150 | $0.150 |

**Calculate your monthly premium**

(For illustrative purposes the employee in the following example is age 36)

|  |  |  |
| --- | --- | --- |
| **Steps** | **Example** | **Work Space** |
| **1. Calculate your Monthly Earnings1**  (Annual Predisability Earnings2 divided by 12)  If your Monthly Earnings exceed $100,000, use $100,000 for the answer. | $35,000 ÷ 12 = **$2,917** |  |
| **2. Divide Monthly Earnings by $100 to get your per $100 of coverage amount** | $2,917 ÷ 100 = **$29.17** |  |
| **3. Calculate your approximate monthly premium**  (Per $100 of coverage from Step 2 x Rate for your age band) | $29.17 x $0.196 = **$5.72** |  |

The above calculation is based on a Twelve-month employee's payroll deduction schedule.  To determine the bi-weekly amount: Twelve-month employees multiply the Monthly Cost x 12/26; Eleven-month employees multiply the Monthly Cost x 12/24, Ten-month employees multiply the Monthly Cost x 12/22

1The amount of LTD benefit may not exceed the Maximum Monthly Benefit established under the plan, regardless of your annual salary amount. If your salary exceeds $100,000 your monthly benefit will be limited to $5,000.

2Your Predisability Earnings means gross salary or wages you were earning from your employer as of your last day of active work before your disability began. This does not include awards and bonuses, commissions, overtime pay and any other compensation from your employer.

**Additional plan benefits**

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 to help you get the maximum benefits from your coverage. We also offer assistance in obtaining Social Security Disability 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/Accommodations**

Recommending 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.

**The Services of Social Security Specialists**

Once you are approved for Long Term 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.

**Frequently asked questions**

**How do I apply for coverage?**

Enroll online at PGCPS Employee Self-Service

**How do I pay for coverage?**

Coverage is paid through convenient payroll deductions.

**How is disability defined under this plan?**

Generally, you are considered disabled and eligible for Long 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 you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer in your national economy.

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

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 later of 180 days or the depletion of Your sick leave or sick Leave bank with the Employer. Your plan’s maximum benefit period and any specific limitations are described in the Certificate of Insurance provided by your Employer.

**Can I receive benefits if I return to work part-time?**

Yes, as long as you are disabled and meet the terms of your Disability plan, you may qualify for adjusted Disability benefits.

**Are there any exclusions for pre-existing conditions?**

Yes. For the first 12 months following the effective date of your coverage, your plan may not cover a sickness or accidental injury that arose in the 12 months prior to your participation in the plan. A complete description of the pre-existing conditions exclusion is included in the Certificate of Insurance provided by your Employer or contact your MetLife benefits administrator with any questions.

**Are there any exclusions to my coverage?**

Yes. Long Term Disability insurance does not cover any disability which results from or is 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, 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.

**Are there any limitations to my coverage?**

Limitations to your coverage may apply. Please contact Benefits Services to obtain a copy of the Certificate of Insurance or contact MetLife at 1 800 **GET**-**MET 8** (1-800-438-6388).

The Plan Overview 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. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

Long Term Disability coverage is provided under a group insurance policy (Form GPNP99, GPNP15-2T, GPNP15-3T, or G.2130-S) issued to your employer by MetLife. Like most group disability insurance policies, MetLife group policies contain certain exclusions (state variations may apply), waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife sales representative for complete costs and details.

