Disability Insurance

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

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

Notice:

Disability benefits may be reduced by the amount of other income you may receive or may be entitled to receive from other sources[1] during the same Disability, for example: Social Security disability or retirement benefits; government compulsory benefit programs; disability or retirement benefits paid under the Employer's retirement plan; disability benefits under certain group insurance, self-funded, workers' compensation, occupational disease, maritime maintenance and cure, or unemployment insurance programs; income received from working while Disabled; and third-party recovery amounts.

Refer to the Certificate of Insurance provided by your Employer for a complete list of all potential other income offsets that may reduce your benefit, or contact your MetLife benefits administrator with any questions.

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: Eligible employees include: Group 1, Full-Time and Part-Time eligible non-represented employees of The Johns Hopkins Health System Corporation, including weekend option nurses; Group 2, Actively at Work The Johns Hopkins Health System Corporation Executives hired or promoted before May 1, 2011, excluding all former Executives of Sibley Memorial Hospital and All Children's Hospital; Group 3, Actively at Work The Johns Hopkins Health System Corporation Executives hired or promoted on or after May 1, 2011 and all former Executives of Sibley Memorial Hospital and All Children's Hospital; and Group 4, Full-Time represented employees of The Johns Hopkins Hospital. Temporary and seasonal employees are excluded from all groups. Eligibility remains subject to the plan's requirements and exclusions.

How is "Disability" defined under your Plan?

Generally, during the elimination period and the next 24 months, 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 are complying with the requirements of the treatment, and you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer in the National Economy, and you are unable to perform each of the material duties of your own occupation for any employer in the National Economy.

Following the Own Occupation period, you are considered disabled 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 60% of your predisability earnings for any employer and you are unable to perform the duties of any gainful occupation for any employer in the National Economy 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 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 may help replace a portion of your predisability monthly earnings, less other income you may receive from other sources[1] during the same Disability (e.g., Social Security benefits, workers' compensation benefits, disability or retirement benefits under certain employer-sponsored plans, unemployment insurance, income received from working while Disabled, and third-party recovery amounts).

The Benefit amount is 60% 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 plan is $10,000. If your monthly predisability earnings exceed approximately $16,666, 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 180 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.

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.

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 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.

While disabled, you may receive up to 100% of your predisability earnings for up to 12 months following your return to work when combining your disability benefit, Rehabilitation Incentives, your work earnings and income from other sources.

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

The Family Care Incentive provides reimbursement of up to $400 per month for each eligible family member for qualifying care expenses while you work or participate in a Rehabilitation Program. Payments begin with the first Monthly Benefit payment and continue until you have received 12 Monthly Benefit payments, subject to the plan's requirements and Maximum Benefit Period.

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 to my coverage?

A. Yes. Your plan does not cover any Disability which results from or is caused or contributed to by:

- War, whether declared or undeclared, or act of war;
- Intentionally self-inflicted injury or attempted suicide;
- Commission of, attempt to commit, or taking part in a felony.

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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 a lifetime maximum equal to the lesser of 24 months or the Maximum Benefit Period. 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 24 months of disability benefit payments;
- The date you cease or refuse to participate in the recovery program referred above; or
- The date you complete such recovery program.

If you are disabled due to mental or nervous disorders or diseases, 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 disabled due to self-reported conditions, we will limit your Disability benefits to a lifetime maximum equal to the lesser of:

- 24 months; or
- The Maximum Benefit Period.

Your Disability benefits will be limited as stated above for mental or nervous disorder or disease except for:

- schizophrenia; or
- neurocognitive disorders.

If you are confined in a Hospital or Mental Health or Alcohol and Drug Facility at the end of the period shown above for which benefits are to be paid, we will continue monthly benefits until the end of your Hospital or Mental Health or Alcohol and Drug Facility confinement.

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 applicable), 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") coverage is provided under a group insurance policy issued to your employer by MetLife. This LTD coverage 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 disability insurance policies, MetLife 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.

These policies provide disability income insurance only. For policies issued in New York, they do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

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

†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.

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

MetLife Group Disability Income Insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPNP23-2T DI.

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