University System of Maryland
2021 Plan Overview and Cost of Coverage

Enrollment Period: April 1 through April 30, 2021

Long Term Disability 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.

Learn more about the coverage options available to you, special plan features and services and costs for coverage – visit www.metlife.com/USMD.

Calculate your estimated bi-weekly premium payment, which will be conveniently deducted from your paycheck.

Enroll online on the GIS / Boon-Chapman platform by April 30, 2021.

Coverage Options: Long Term Disability (LTD) Insurance

<table>
<thead>
<tr>
<th>Options</th>
<th>Maximum Benefit</th>
<th>Minimum Benefit</th>
<th>Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>60% of monthly earnings, 90-day Elimination Period Option</td>
<td>$10,000 per month</td>
<td>Greater of $100 or 10% of gross benefit</td>
<td>Apply by answering just five health questions.*</td>
</tr>
<tr>
<td>60% of monthly earnings, 365-day Elimination Period Option</td>
<td>$10,000 per month</td>
<td>Greater of $100 or 10% of gross benefit</td>
<td>No health questions are required.*</td>
</tr>
</tbody>
</table>

* 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. You will be required to provide a full Statement of Health if you enroll after April 30, 2021.

Cost of Coverage:

Cost is based on the LTD coverage option you elect and your age as April 1, 2021.

90-day Elimination Period Option
Monthly Cost per $100 of covered monthly earnings

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</thead>
<tbody>
<tr>
<td>Cost</td>
<td>$0.05</td>
<td>$0.07</td>
<td>$0.10</td>
<td>$0.18</td>
<td>$0.26</td>
<td>$0.44</td>
<td>$0.73</td>
<td>$0.68</td>
<td>$0.60</td>
<td>$0.41</td>
<td>$0.28</td>
</tr>
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</table>

365-day Elimination Period Option
Monthly Cost per $100 of covered monthly earnings

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</thead>
<tbody>
<tr>
<td>Cost</td>
<td>$0.045</td>
<td>$0.05</td>
<td>$0.08</td>
<td>$0.14</td>
<td>$0.22</td>
<td>$0.37</td>
<td>$0.59</td>
<td>$0.55</td>
<td>$0.49</td>
<td>$0.32</td>
<td>$0.23</td>
</tr>
</tbody>
</table>
Calculate Your Premium:

How to calculate your LTD Insurance monthly cost:

Example: 40-year-old employee applying for the 90-day Elimination Period option of LTD coverage.

<table>
<thead>
<tr>
<th>Steps</th>
<th>Example</th>
<th>Calculate for Yourself</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Find your age-based rate in the chart above:</td>
<td>$0.26</td>
<td>$ ____________</td>
</tr>
<tr>
<td>B. Calculate your Monthly Earnings¹:</td>
<td>$8,333 ($100,000 ÷ 12)</td>
<td>$ ____________</td>
</tr>
<tr>
<td>(Annual Predisability Earnings² divided by 12 – use $200,000 if Monthly Earnings exceed $16,667)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C. Divide that amount by 100:</td>
<td>$83.33 ($8,333 ÷ 100)</td>
<td>$ ____________</td>
</tr>
<tr>
<td>D. Multiply A x C for estimated monthly premium cost:</td>
<td>$21.67 ($0.26 x $83.33)</td>
<td>$ ____________</td>
</tr>
<tr>
<td>E. Multiply D x 12 for annual cost:</td>
<td>$260.04 ($21.67 x 12)</td>
<td>$ ____________</td>
</tr>
<tr>
<td>F. Divide E by 26 for biweekly cost:</td>
<td>$10.00 ($260.04 ÷ 26)</td>
<td>$ ____________</td>
</tr>
</tbody>
</table>

¹ The 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 $200,000 your benefit will be limited to 60% of $16,667.

² Your 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?
Go to www.metlife.com/USMD to access the GIS / Boon-Chapman enrollment platform and apply online by April 30, 2021.

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 90 days or 365 days, depending on the plan you choose. Your plan’s maximum benefit period and any specific limitations are described in the Certificate of Insurance found on www.metlife.com/USMD.

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 3 months prior to your participation in the plan. A complete description of the pre-existing condition exclusion is included in the Certificate of Insurance found on www.metlife.com/USMD 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
- 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?
Other limitations or exclusions to your coverage may apply. Please review your Certificate of Insurance found on www.metlife.com/USMD for specific details or contact your benefits administrator with any questions.

For enrollment questions, go to www.metlife.com/USMD to contact GIS, the new plan administrator.

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.