Disability Insurance

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

Carnegie Mellon University

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 sources1 during the same Disability, for example: Social Security benefits; government compulsory benefit programs; no-fault auto laws; sick pay or salary continuation; disability or retirement benefits paid for by your Employer; state, public, or federal employee disability or retirement plans; unemployment insurance; third-party recovery amounts; etc.

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: All active full-time employees working at least 37.5 hours per week are eligible to participate.

How is "Disability" defined under your 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 the treatment and you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer in in the Local 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 60% of your predisability earnings at any gainful occupation for any employer in the Local 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, Workers' Compensation, vacation pay etc.).You may also elect to purchase additional coverage or "Buy-Up" from your base plan. With the Buy-Up option you can include the cost of living adjustment benefit.

The Core Benefit amount is 60% of your predisability monthly earningssubject to the plan's maximum monthly benefit.

The Buy up Benefit amount is 60% of your predisability monthly earningssubject 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 $15,000. If your salary exceeds $25,000, your LTD benefit will be limited to this maximum.

The maximum under this buy-up plan is $15,000. If your salary exceeds $25,000, your LTD benefit will be limited to this maximum.

MetLife

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.

TELUS Health CBT[2]

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 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 24 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 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.

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Q. Are there any exclusions for Pre-Existing Conditions?

A. Yes. Your plan may not cover a sickness or accidental injury that arose in the months prior to your participation in the plan. A complete description of the pre-existing condition exclusion is included in the Certificate of Insurance provided by your Employer or contact your MetLife benefits administrator with any questions.

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, 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, we will limit your disability benefits to one occurrence for a lifetime maximum of Disability for 24 months. 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; neuromuscular, musculoskeletal or soft tissue disorder; chronic fatigue syndrome and related conditions we will limit your Disability benefits to a per occurrence period limit 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; or
- bi-polar 1 disorder

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 Cost of Living adjustment to 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 $25,000, your LTD benefit will be limited to this maximum.

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The “Plan Overiew” 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.INCLUDE FOOTNOTE 2 IF LTD

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.

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.

†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/Coverage]. 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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