

LTD Plan Highlights for Bay Area Air Quality Management District

Who is eligible?

All active full-time employees working at least 86 hours per month are eligible to enroll in the LTD plan.

What is “Disability”?

The definition used in the plan has two phases. You have a “Disability” if, due to sickness or as a direct result of accidental injury:

For the first 36 months you are unable to earn (at your own occupation) more than 80% of your pre-disability earnings from any employer in your Local Economy.

After 36 months of receiving disability benefit payments, you have a “Disability” if you are unable to earn more than 60% of your pre-disability earnings from any employer in your Local Economy at any gainful occupation for which you are reasonably qualified, considering your training, education and experience.

There are other requirements that must be met as well, for example, throughout your disability, you must be receiving Appropriate Care and Treatment from a Physician for the disabling condition and complying with the requirements of such treatment. A complete description of the requirements is contained in the LTD certificate booklet.

What is the benefit amount?

The Long Term Disability benefit replaces 66 2/3% of your gross monthly earnings, less income you may receive from certain other sources (e.g., Social Security, Workers’ Compensation, etc.).

The maximum monthly benefit is \$6,500.

When do benefits begin and how long do they continue?

Benefits begin after the end of the elimination period of 90 Days and continue, as long as you remain disabled, up to the point specifically outlined in the certificate booklet.

The elimination period is the length of time you must wait after you become disabled before you begin to receive benefits.

LTD Plan Highlights *(continued)*

Can I return to work part-time and still receive a benefit?

Yes. The LTD plan provides financial incentives for you to return to work, even on a part-time basis. For the first 24 months of disability benefit payments, you may receive up to 100% of your predisability earnings in disability benefit payments including rehabilitation incentives, family care expense reimbursements, and part-time earnings combined.

If you are participating in an approved rehabilitation program, you may also be eligible to receive the Rehabilitation Incentive and/or Family Care Incentive expense reimbursement. The Rehabilitation Incentive provides a 10% increase in the monthly benefit. The Family Care Incentive expense reimbursement provides up to \$400 per month reimbursement for eligible expenses, such as childcare, during the first 24 months of disability.

Does the plan have limitations and exclusions?

The LTD plan does have limitations and exclusions. The plan does not cover pre-existing conditions, unless your disability begins after you have been covered under the plan for 12 consecutive months. A pre-existing condition is a sickness or accidental injury for which you, during the 3 months prior to your effective date, received medical treatment, consultation, care or services; took prescription medication or had medications prescribed; or had symptoms or conditions which would cause a reasonably prudent person to seek diagnosis, care, or treatment.* Disability is excluded from coverage if it is caused or contributed to by: war, whether declared or undeclared, or act of war, insurrection, rebellion, or terrorist act; your active participation in a riot; intentionally self-inflicted injury; attempted suicide; or the commission of or attempt to commit a felony.

(*State variations may apply.)

The plan also has limited benefits for particular conditions, such as mental or nervous disorders or diseases, and alcohol, drug, or substance abuse or addiction.

This "Plan Highlights" 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 employee booklet. 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 (Policy Form GPNP99) 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. The group policy and your coverage may be discontinued by MetLife for non-payment of premium or if participation requirements are not met or if the number of lives falls below ten. Like most group insurance policies, MetLife group policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force.

Metropolitan Life Insurance Co., NY, NY
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