

# **MetLife Long Term Disability Plan**

For Employees of Henrico County Public Schools and General Government

## **What is Long Term Disability insurance?**

**Long Term Disability (LTD)** insurance helps replace a portion of your income should you become disabled for more than 90 days.

## **Eligibility Requirements**

Full time employees in VRS Plan 1 and Plan 2 are covered by this plan after six months of service. Note: VRS Hybrid Plan members are covered by the Hybrid Disability Program.

## **How is “Disability” defined under the Plan?**

Generally, you are considered disabled and eligible for long term disability benefits if, due to sickness, pregnancy or accidental injury, you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer during your 90 day elimination period and for up to 24 months. You must be receiving appropriate care and treatment from a doctor on a continuing basis.

After the initial 24 month period, you are considered disabled if you are unable to earn 80% of your predisability earnings at any gainful occupation 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.

## **What is the benefit amount?**

The Long Term Disability benefit replaces 60% of your covered predisability earnings, less income you may receive from other sources for the same disability (including Social Security, Workers' Compensation, paid leave, etc.).

Henrico County pays for the basic coverage which protects your salary up to \$50,000. If your annual salary is greater than \$50,000, you may apply to purchase voluntary, additional “Buy Up” coverage to protect your salary over \$50,000.

The Core Benefit amount is 60% of your predisability monthly earnings subject to the plan's maximum monthly benefit of \$2,500.

The Buy Up Benefit amount is 60% of your predisability monthly earnings subject to the plan's maximum total monthly benefit of \$12,500.

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

Benefits begin on the 91st day from the day you become disabled. Benefits may continue as long as you are disabled from your own occupation or any occupation, subject to any specific limitations, as described in the Certificate of Insurance.

## **What help does MetLife provide if I am approved for LTD benefits?**

### ***The Services of Social Security Specialists***

When you are ill or injured for a long time and are approved for LTD benefits, MetLife offers assistance in obtaining Social Security Disability Benefits to help you get the maximum benefits

available to you. MetLife's 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.

### ***Financial Incentives***

A rehabilitation incentive allows you to receive a 10% increase in your monthly benefit for participating in an approved rehabilitation program required by MetLife. During the first 24 months of disability, the family care incentive provides reimbursement up to \$250 per month for eligible expenses (such as child care) that enable you to participate in an approved rehabilitation program.

The return to work incentive allows you to receive disability benefits or partial benefits while attempting to return to work.

### ***Services to Help You Get Back to Work Can Include:***

#### ***Nurse Consultant or Case Manager Services***

Specialists who personally contact you, your doctor 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 new or modified positions.

#### ***Job Modifications/Accommodations***

Adjustments (such as redesign of work station tools) that enable you to return to work.

#### ***Retraining***

Development programs to help you return to your previous occupation or educate you for a new one.

### ***Can I still 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. Also, your plan offers financial 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.

For the first 24 months of LTD benefits you may receive up to 100% of your predisability earnings when combining benefits, work incentives, other income sources such as SSDI benefits, and part-time earnings. After the 24 month period, your monthly benefit will be reduced by 50% of the amount you earn while you are disabled. However, the total amount you receive when combining benefits, work incentives, other income sources such as SSDI benefits, state disability benefits and part-time earnings cannot exceed 100% of your predisability earnings.

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

Yes. For the first 12 months 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.

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

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

- War, insurrection or rebellion;

- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Committing a felony.

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

Yes, there are limits to benefits in some situations.

For example:

If you are disabled due to alcohol, drug or substance abuse or addiction, your disability benefits will be limited to a lifetime maximum 24 months. During your disability, you will be required 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, your disability benefits will be limited to a lifetime maximum equal to the lesser of:

- 24 months; or
- The maximum benefit period.

The above limitations do not apply for disabilities due to:

- schizophrenia;
- neurocognitive disorders (including dementia and traumatic brain injury)
- bi-polar I disorder

Other limitations or exclusions to your coverage may apply. See the Certificate of Insurance for details.

***When can I apply for additional “Buy Up” coverage to protect my salary over \$50,000?***

Although Henrico County covers the cost of basic LTD coverage to protect your annual salary up to \$50,000, you have the opportunity to purchase additional Buy Up coverage if your annual salary is greater than \$50,000. You may purchase Buy Up coverage without providing evidence of insurability if you apply to MetLife within 31 days of completing six months of service or within 31 days of exceeding \$50,000 in annual salary. You may apply after the 31 day period by submitting evidence of insurability to MetLife for approval. Disability benefits for the Buy-Up portion of coverage may be taxable.

For information about enrollment or to request a Certificate of Insurance contact:

HCPS, (804) 652-3623; [hcpspayroll@henrico.k12.va.us](mailto:hcpspayroll@henrico.k12.va.us)

General Government, HR Benefits, (804) 501-7371; [HR-benefits@henrico.us](mailto:HR-benefits@henrico.us)

The “Plan Benefits” 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 (“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 insurance policies, MetLife’s group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.