

# **MetLife Short Term Disability Plan**

## **For Employees of Henrico County Schools and General Government**

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

**Short Term Disability (STD)** insurance can help you replace a portion of your income during the initial weeks of a Disability.

### **Eligibility Requirements**

Active employees working at least 20 hours per week are eligible to participate.

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

Generally, you are considered disabled and eligible for short 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 and are unable to perform each of the material duties of your own occupation.

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

This benefit replaces a portion of your predisability earnings, less the income that was actually paid to you during the same Disability from other sources (including sick and annual leave, other paid leave, etc). The benefit amount is 60% of your predisability weekly earnings; subject to the plan’s maximum weekly benefit of \$2500.

### **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. The elimination periods are as follows:

Option 1 – 14 Days (Maximum of 11 weeks)

Option 2 – 28 Days (Maximum of 9 weeks)

Option 3 – 42 Days (Maximum of 7 weeks)

### ***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. Thereafter, provided you remain disabled, the sickness or accidental injury may be covered.

### ***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:

- Elective treatment or procedures, such as cosmetic surgery, sex-change surgery, reversal of sterilization, liposuction, visual correction surgery, in-vitro fertilization, embryo transfer procedure, artificial insemination or other specific procedures. However, pregnancies and complications from any of these procedures will be treated as a sickness.
- 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.

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.

### ***How does the MetLife coverage help protect my income?***

MetLife's Short Term Disability coverage is designed to replace 60% of your income when you are ill or injured and are not being paid by Henrico County. Your coverage amount will increase automatically as your salary increases.

### ***When are MetLife benefits paid?***

You can receive benefits when the following conditions have been met:

- 1) You have current coverage with MetLife.
- 2) You are disabled according to your physician and MetLife.
- 3) You have an earnings loss of 20% or more due to your disability.
- 4) You have fulfilled the waiting period you selected.

For School employees paid monthly, benefits are only paid during an employee's contract period.

### ***As a new hire in the VRS Hybrid Retirement Plan, when can I enroll for MetLife STD?***

You may enroll in the MetLife coverage for your first year of employment. As a VRS Hybrid Plan member, you are covered under the Hybrid Disability Program which has a one-year eligibility waiting period before non-work related disabilities are covered. MetLife coverage can provide income protection during the Hybrid Disability Program's one-year elimination period. To have this coverage for one year, you must enroll within 31 days of your hire date. You will not have to provide evidence of insurability and you can enroll in any benefit waiting period option (14 day, 28 day or 42 day). After 31 days, you will not be able to change your initial election at open enrollment or at other times. Any coverage you select will terminate automatically after one year from your employment date.

### ***As a VRS Plan 1 or Plan 2 member, when can I enroll for MetLife STD?***

If you enroll within 31 days following your date of hire, you will not have to provide evidence of insurability and you can choose any benefit waiting period (14 days, 28 days, or 42 days). If you do not enroll as a new hire, you will not be able to enroll again until the next annual open enrollment period and you will only be able to select the 42 day benefit waiting period option without providing evidence of insurability. Enrolled employees can decrease their benefit waiting period by one level (i.e., 42 days to 28 days) at future enrollments without evidence of insurability. Changes to the benefit waiting period are only allowed at annual open enrollment.

### ***How can I use my Sick Leave and Annual Leave with this coverage?***

You determine, at the time you file your claim, if you want to use any leave balance you have that extends beyond your waiting period or if you want to use your MetLife benefit. You may "freeze" some or all of your leave balance or use it completely while you are out of work. You cannot use both paid County leave and your MetLife benefit at the same time.

### **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 STD plan. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance available at [employees.henrico.us](http://employees.henrico.us) (General Government) and [henricoschools.us/benefits](http://henricoschools.us/benefits) (Schools). If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern. Short Term Disability ("STD") coverage is provided under a group insurance policy issued to your employer by MetLife. This STD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your STD contributions cease (if applicable) or upon the employer's termination of the group contract. MetLife's group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force.