

# Jefferson County Commission Alabama Disability Plan Benefits

Explore the coverage that helps you protect your income and your lifestyle

## What is the difference between Short Term and Long Term Disability insurance?

**Short Term Disability (STD)** insurance may help you replace a portion of your income during the initial weeks of a Disability and pays a weekly benefit.

**Long Term Disability (LTD)** insurance helps replace a portion of your income for an extended period of time and pays a monthly benefit.

## Eligibility Requirements

**Short Term Disability:** All active full-time employees working at least 30 hours per week are eligible to participate.

**Long Term Disability:** All active full-time employees working at least 30 hours per week are eligible to participate.

## How is “Disability” defined under your Plan?

Generally, you are considered disabled and eligible for short term and long term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with requirements of treatment and for STD you are unable to earn more than 80% of your predisability earning at your own occupation and for LTD you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer in your local economy.

Following the Own Occupation period for LTD, 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 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?

### Short Term Disability:

The Short Term Disability benefit may help replace a portion of your predisability earnings, less the income that was actually paid to you during the same Disability from other sources (e.g., state disability benefits, no-fault auto laws, sick pay, etc.).

The Benefit amount is 60% of your predisability weekly earnings subject to the plan's maximum weekly benefit of \$1,731.

### Long Term Disability:

The Long Term Disability benefit replaces a portion of your predisability monthly earnings, less other Income you may receive from other sources during the same disability (e.g., Social Security, Workers' Compensation, vacation pay, etc.).

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



## Special Considerations

If you work in a state with state-mandated disability or paid medical leave benefits (“State Benefits”), you should carefully consider whether to enroll for this coverage. In California, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington (and Connecticut starting 1/1/22, Oregon starting 1/1/23, and Colorado starting 1/1/24), if eligible, you must apply for State Benefits. Your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State 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 \$7,500. If your salary exceeds \$150,000, your LTD benefit will be limited to this maximum.

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

#### Short Term Disability:

Benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the number of consecutive days you are disabled before you are eligible to receive a benefit. The elimination periods are/is as follows:

**For Injury:** 7 days.

**For Sickness (includes pregnancy):** 7 days.

Benefits continue for as long as you are disabled up to a maximum duration of 26 weeks of Disability

#### 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 number of consecutive days you are disabled before you are eligible to receive a benefit. Your elimination period for Long Term Disability is 180 days or until the end of the STD Maximum Benefit Period.

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 financial incentives and assistance in obtaining Social Security Disability Benefits to help you get the maximum benefits from your coverage. (Please note – this assistance is only offered if you are approved for LTD benefits).

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

**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 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.



## Questions & Answers

### Q. Can I still receive benefits if I return to work part time?

**A. Yes.** Your plan offers financial incentives designed to help you to return to work when appropriate, even on a part-time basis. While disabled, you may receive up to 100% of your basic earnings when combining benefits, Rehabilitation Incentives, other income sources such as Social Security Disability Benefits, State Disability Benefits, and part-time earnings. (Please note – the Social Security Disability Benefit assistance is only offered if you are approved for LTD benefits.)

With the Rehabilitation Incentive you can get a 10% increase in your weekly benefit.

If you work or participate in a rehabilitation program while disabled, following the 4th weekly benefit payment, the Family Care Incentive provides reimbursement up to \$100 per week for eligible expenses, such as child care.

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.

### Q. Are there any exclusions to my coverage?

**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.

Under *Short Term Disability*, your plan does not cover any Disability which results from or is caused or contributed to by:

- an Occupational Injury
- an Occupational Sickness
- Elective treatment or procedures, such as cosmetic 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.

Under *Short Term and Long Term Disability* coverage, 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;
- Commission of 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.

### Q. Are there any limitations to my coverage?

**A. For Long Term Disability, limited benefits apply for mental illness.**

While you are disabled due to a mental illness and confined in a hospital or institution, the monthly benefit will be payable up to the maximum benefit duration as shown in the schedule of benefits.

While you are disabled due to a mental illness and not confined in a hospital or institution, the monthly benefit will be payable up to the lesser of:

1. 24 months; or
2. the maximum benefit duration shown in the schedule of benefits.

But in no event will the monthly benefit be payable for longer than the maximum benefit duration during a period of continuous disability due to a mental illness, whether you are or are not confined in a hospital or institution.

Other limitations or exclusions to your coverage may apply. Please review your Certificate of Insurance for specific details or contact your benefits administrator with any questions.



## Jefferson County Commission Alabama Disability Plan Contribution Worksheet

### Disability Plan Contribution Worksheet

This worksheet allows you to approximate your monthly and annual contributions for Short Term Disability (STD) and Long Term Disability (LTD) coverage effective October 1, 2022. Contribution amounts are based on gross weekly income for STD and gross monthly income for LTD. Actual contributions will be calculated by the payroll system.

Coverage	Rates
Short Term Disability (per \$10 Covered Weekly Benefit)	
Less than 30	\$0.49
30-34	\$0.50
35-39	\$0.45
40-44	\$0.49
45-49	\$0.60
50-54	\$0.73
55-59	\$0.90
60-64	\$1.07
65+	\$1.28

### STD Example

#### Short Term Disability Contribution:

<b>A. Annual Earnings =</b>	\$30,000	<b>A. Annual Earnings =</b>	\$
<b>B. Weekly Earnings =</b> (A divided by 52)	\$576.92	<b>B. Weekly Earnings =</b> (A divided by 52)	\$
<b>C. Weekly Benefit =</b> (B x 60% )	\$346.15	<b>C. Weekly Benefit =</b> (B x 60% )	\$
<b>D. Value Per \$10 =</b> (C divided by 10)	\$34.62	<b>D. Value Per \$10 =</b> (C divided by 10)	\$
<b>E. Estimated Monthly Contribution</b> (D multiplied by 0.50)	\$17.31	<b>E. Estimated Monthly Contribution =</b> (D multiplied by the applicable age-banded)	\$

Coverage	Rates
Long Term Disability (per \$100 Covered Monthly Payroll)	
0-34	\$0.202
35-39	\$0.396
40-44	\$0.587
45-49	\$0.797
50-54	\$1.046
55-59	\$1.070
60-64	\$1.244
65+	\$0.562

## LTD Example

### Long Term Disability Contribution:

<b>A. Annual Earnings =</b>	\$30,000	<b>A. Annual Earnings =</b>	\$
<b>B. Monthly Earnings =</b> (A divided by 12)	\$2,500	<b>B. Monthly Earnings =</b> (A divided by 12)	\$
<b>C. Value Per \$100 =</b> (C divided by 100)	\$25.00	<b>C. Value Per \$100 =</b> (C divided by 100)	\$
<b>E. Estimated Monthly Contribution</b> (C multiplied by 0.59)	\$14.75	<b>D. Estimated Monthly Contribution =</b> (C multiplied by the applicable age- banded or flat rate )	\$

The "Plan Benefits" provides only a brief overview of the LTD and STD plans. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance/Summary Plan Description. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

Long Term Disability ("LTD") and Short Term Disability ("STD") coverages is/are provided under a group insurance policy (Form 2130-S) issued to your employer by MetLife. This LTD and STD coverages terminates when your employment ceases, when you cease to be an eligible employee, when your LTD and STD contributions cease (if applicable) or upon termination of the group contract by your employer. Like most group insurance policies, MetLife group policies contain certain exclusions, exceptions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

- Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.
- 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. You should seek advice based on your particular circumstances from an independent tax advisor.

\*Changes have been made to your Plan as of the Amendment Effective Date listed above. Please refer to your Certificate of Insurance/Certificate Rider for more details or contact your benefits administrator with any questions.

