



MetLife

State of New Hampshire - Disability Plan Benefits Plan Effective Date: January 1, 2017

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

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

Short Term Disability:

All active full-time employees working at least 30 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 pre-disability earnings at your own occupation.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance or contact The Allumbaugh Agency – 800-639-4025.

What is the benefit amount?

Short Term Disability:

The Short Term Disability benefit replaces a portion of your pre-disability earnings, less the income that was actually paid to you during the same disability from other sources¹ (e.g., state disability benefits, no-fault auto laws, sick pay, vacation pay, etc.)

Your weekly STD benefit amount: You can choose an amount of \$100 to \$1000 in \$10 dollar increments to a maximum of 70% of your weekly earnings. Please see the Premium Calculation Worksheet.

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 length of time you must wait while being disabled before you are eligible to receive a benefit. You have a choice between two Plan Options:

Plan 1 is 07/26

For Injury: 0 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.

Plan 2 is 14/14/52

For Injury: 14 days.

For Sickness (includes pregnancy): 14 days.

Benefits continue for as long as you are disabled up to a maximum duration of 52 weeks of Disability.

Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance.



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Answers to Some Important Questions...

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/Summary Plan Description.

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:

- 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.

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. 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 (Form GPNP99) 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 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.

¹ Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.