

Ozaukee County Employees Plan Benefits

Metropolitan Life Insurance Company

Date Prepared: 1/1/2024

Explore the coverage that may help you protect your income and your lifestyle.

What is Short-Term Disability Insurance?

Short-Term Disability insurance may help replace a portion of your income during the initial weeks of a disability to help you pay your bills and help maintain your current lifestyle. It may help protect you and your income if a sickness or accidental injury kept you from working. The plan is being made available to you through your employer and with the convenience of payroll deduction.

Why Should I Consider Short-Term Disability Insurance?

While most people typically insure their lives and other material assets like homes or automobiles, many overlook the need to help protect one of their most valuable assets – **their ability to work and earn a living.**

When Disability strikes, your ability to earn an income becomes interrupted, however, your monthly bills continue. Would you be adequately prepared to cover present and future financial obligations if you were to fall sick or become disabled and not able to work for a short period?

Consider the Following,,,

67% of employees surveyed, in MetLife's 17th Annual U.S. Employee Benefit Trends Study, say one of their top five sources of financial stress includes having money to pay bills if someone loses their job. ¹

More than 1-in-4 20-year-olds will become disabled before reaching retirement age. ²

Eligibility Requirements

All Active Full-Time Employees working at least 37.5 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 are complying with the requirements of treatment and you are unable to earn more than 80% of your predisability earnings at your own occupation and you are unable to perform each of the material duties of your own occupation.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance/Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

What is the benefit amount?

If you enroll for coverage during your group's initial open enrollment period, you select the amount of weekly benefit that is right for you. Choose any weekly benefit amount in increments of \$50 per week, subject to a minimum of \$100. The maximum benefit amount is 60% of your gross weekly earnings or \$1,000, whichever is less, (rounded down to next \$50 increment).

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, Connecticut Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington (and Oregon starting 9/3/23, 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.

If I do not enroll during my group's initial enrollment period can I still purchase coverage at a later date?

Yes, employees who do not elect coverage during the initial 31-day open enrollment period may still elect coverage at future enrollments.

If you choose coverage after the initial open enrollment, you will be limited to a \$100 weekly benefit amount at the next annual enrollment. At subsequent annual enrollments you will be limited to increasing your weekly benefit coverage by \$50.

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 disabled, before you are eligible to receive a benefit. The elimination periods are 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 13, weeks of disability.

Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance/Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

Answers to Some Important Questions...

Q. Are my benefits taxable?

A. If you pay your premium with after-tax dollars, your benefit in the event of disability would be tax free. Taxation of benefits can occur if all or a portion of the benefit is paid for with pre-tax contributions³.

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

A. Yes. As long as you are disabled and meet the terms of your Disability plan, you may qualify for adjusted Disability benefits.

Your plan also offers financial and 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.

While disabled, you may receive up to 100% of your predisability earnings when combining benefits, Rehabilitation Incentives, other income sources such Social Security Disability Benefits and state disability benefits, and part-time earnings.

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

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.

Following the 4th week of return to work the Family Care Incentive provides reimbursement up to \$100 per week for eligible expenses, such as child care.

Q. Are there any exclusions for pre-existing conditions?

A. Yes. Your plan may not cover disability due to sickness or accidental injury for which you received treatment 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 provided by your Employer or contact your MetLife benefits administrator with any questions.

Q. Does my benefit have any offsets?

A. Yes. The STD benefit may help replace a portion of your predisability earnings, less the income that was actually paid to you for the same Disability from other sources⁴ (e.g., state-mandated benefits, no-fault auto laws, sick pay, Workers' Compensation, etc.)

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:

- 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.
- In addition, no payment will be made for any disability caused or contributed to by elective treatment or procedures, such as cosmetic surgery, reversal of sterilization, liposuction, visual correction surgery or in vitro fertilization, embryo transfer procedure, or artificial insemination.

However, pregnancies and complications from any of these procedures will be treated as a sickness.

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.

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

1. MetLife's 17th Annual U.S. Employee Benefit Trends Study 2019

2. Social Security Fact Sheet, <https://www.ssa.gov/disabilityfacts/materials/pdf/factsheet.pdf>, January 2018

3 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 insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

4 Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources, where permitted to do so.

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/Summary Plan Description. 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, GPNP15-2T, GPNP15-3T, or G.2130-S) issued to your employer by MetLife. Like most group insurance policies, MetLife group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply. Please consult the certificate of insurance for details.

For policies issued in New York: MetLife Disability Income Insurance policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular set of facts and circumstances.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

