



## I.A.T.S.E. Local 479

# Long Term Disability Plan Overview

### Coverage Options

Coverage	Maximum Benefit	Minimum Benefit	Requirements
60% of your Monthly Earnings	\$1,000 Per Month	\$100 Per Month	Member in good standing

Long Term Disability insurance is designed to provide you with continuing monthly income during an extended period of time while you are out of work due to an illness or accident. Usually, Long Term Disability benefits pick up where Salary Continuation/ Short Term Disability benefits leave off.

### Maximum Benefit Period

Age on Date of Your Disability	Benefit Period
Less than 60	To age 65
60	60 Months
61	48 Months
62	42 Months
63	36 Months
64	30 Months
65	24 Months
66	21 Months
67	18 Months
68	15 Months
69 and Over	12 Months

#### How is disability defined under this plan?

This own-occupation policy requires that an insured be unable to perform the substantial duties of his or her particular occupation for a 24-month period to be considered totally disabled. Under the Voluntary Long Term Disability benefits Own Occupation definition, you are considered disabled and eligible for Long Term benefits 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 more than 80% of your pre-disability earnings at your own occupation.

#### Benefit reductions under this plan

Your Long Term Disability benefit replaces a portion of your pre-disability earnings, less other income you may receive from other sources for the same disability. Benefit reductions can include, but are not limited by income and recoveries

from certain other sources including: Social Security disability or retirement program; other disability programs or plans. Workers' Compensation benefits; occupational disease laws; maritime maintenance and cure; and unemployment insurance laws or programs.

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

Benefits begin after the end of the elimination period (90 days). 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. Your elimination period for Long Term Disability is 90 days or until the end of the Short Term Disability maximum benefit period. Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance/Summary Plan Description provided by I.A.T.S.E. Local 52.

**ADDITIONAL PLAN FEATURES**

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.

**Rehabilitation Benefit**

A Rehabilitation benefit increases your benefit by as much as 10% when you participate in a MetLife-approved rehabilitation program.

**Work Incentive Benefit**

While disabled and receiving a monthly benefit, you may receive up to 100% of your pre-disability monthly earnings, including family care expense reimbursement, Rehabilitation incentive, return-to-work earnings, and other income benefits and other income sources such as Social Security benefits. After the first 24 months following your return to work, MetLife will reduce your Monthly Benefit by 50% of the amount you earn from working while disabled.

**Family Care Expense Reimbursement**

Get reimbursed for eligible expenses incurred for the care of each qualified family member when working or participating in a MetLife approved rehabilitation program. The Family Care Expense Reimbursement program may apply when you participate in a MetLife approved rehabilitation program while you are disabled. You can receive reimbursement for the care of other family members, including child care or care of a parent in your home.

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

The Plan Overview 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.

Like most group disability insurance policies, MetLife group policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife sales representative for complete costs and details.

Metropolitan Life Insurance Company, New York, N.Y.

**Questions regarding this plan? Need to file a claim?**

**Contact our Insurance Broker:**

**MBM Insurance Services, Inc.**

**Office – 516-795-8248**

**Fax – 516-795-4392**

**[www.mbminsurance.com](http://www.mbminsurance.com)**