

MetLife Voluntary LTD Plan Long Term Disability

Plan Design	
Elimination Period	120 Day
Monthly Benefit Percent (See note below)	60%
Maximum Monthly Benefit	\$7,500
Minimum Monthly Benefit	\$100
Own Occupation Period	24 Months
Own Occ Period Begins	Date of Benefit
Benefit Duration	the Greater of RBD or SSNRA
Social Security Integration	Family
Pre-Existing Condition Limitation	6/12
Conversion	Included
Single Sum Payment in the Event of your Death	If the employee dies while they are Disabled, a single sum payment equal to 3 times the employee's last Monthly Benefit is made.

The type of insurance is Disability Income Insurance – Long Term Benefits. This document provides an overview of the plan design and rates. Goal is to insure up to 60% of annual income is replaced. Any partial income being received is considered in calculating each monthly (12thly) benefit payment.

The “Plan Benefits” 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 booklet /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”) coverage is provided under a group insurance Policy Form GPNP99 issued to your employer by MetLife. This LTD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your LTD 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, waiting periods, reductions, limitations and terms for keeping them in force.

Disability Plan Contribution Worksheet

This worksheet allows you to approximate your tenthly and annual contributions for Long Term Disability (LTD.) LTD contributions are based on covered monthly payroll. Actual contributions will be calculated by the payroll system.

A. Annual Earnings		
B. Monthly Earnings (A. divided by 12)		
C. Monthly Earnings/100 (B. divided by 100)		
D. Rate per \$100		
Age	Rates	
0-34	\$0.23	
35-39	\$0.41	
40-44	\$0.56	
45-49	\$0.76	
50-54	\$1.07	
55-59	\$1.30	
60-64	\$1.86	
65+	\$1.56	
E. Estimated Tenthtly Contribution (C. x D.)		
F. Estimated Annual Contribution (E. x 12)		

Note: NMUSD employees are paid 10 or 11 or 12 months, but the MetLife LTD benefits are paid every calendar month as long as disability continues up to 24 months. This monthly benefit is calculated based on your Annual Earnings as follows:

$$\text{Annual Earnings} \div 12 \times .60 = \text{Monthly Benefit}$$