

# FAQs

## Frequently Asked Questions



### Short Term Disability Insurance

If a short-term illness or injury prevented you from working, how well would you and your family do without your paycheck? If you are like most, it would be tough to keep up with household expenses. Help protect your income with short term disability insurance.

#### Q. Who is eligible for coverage?

**A.** All members under age 65 and actively at work 30 hours per week or more are eligible for coverage.

#### Q. What is the weekly benefit?

**A.** The weekly benefit is the amount elected by you, in increments of \$25, up to 66.67% of the first \$1,387 of your predisability earnings.

#### Q. What is the maximum weekly benefit I can apply for?

**A.** Members under age 60 at the time of enrollment may apply for up to \$925 per week. Members age 60 to 64 at the time of enrollment may apply for up to \$350 per week.

#### Q. What is the minimum weekly benefit I can apply for?

**A.** The minimum weekly benefit for eligible members is the greater of \$25 or 10% of your predisability earnings, subject to the Overpayments and Rehabilitation Incentive subsections of the certificate.

#### Q. Is there a waiting period before benefits begin?

**A.** There is no waiting period for accidental injury. For sickness, there is a 7-day waiting period.

#### Q. How long can the benefits last?

**A.** Weekly benefits are payable for up to 26 weeks.

#### Q. What rehabilitation incentives are included?

**A.** The following rehabilitation incentives are included:

**Rehabilitation Program Incentive:** If you participate in an approved rehabilitation program while disabled, we will increase your monthly benefit by 10%.

**Work Incentive:** If you work while disabled and receiving weekly benefits, you may receive up to 100% of pre-disability monthly earnings, including rehabilitation incentive, return-to-work earnings and other income benefits.

**Family Care Incentive:** If you work or participate in a rehabilitation program while disabled, reimbursement may be provided for up to \$100 per month for eligible family care expenses incurred by you for each eligible child under 13 years of age. There may also be reimbursement for expenses incurred to provide care for a family member living with you, chiefly dependent on you for support and incapable of independent living. The Family Care Incentive begins on the 4<sup>th</sup> weekly benefit and may last to duration of claim.

**Moving Expense Incentive:** If you participate in a rehabilitation program while disabled, reimbursement may be provided for expenses incurred to move to a new residence if recommended as part of the rehabilitation program.

#### Q. Is there an organ donor benefit?

**A.** Yes. There is a 10% benefit increase and the elimination period is waived if you become disabled as a result of an organ transplant procedure.

#### Q. What is the cost of coverage?

**A.** Below is a chart outlining monthly premiums for available benefit amounts. Rates do not vary based on age.

Weekly Coverage Amount	Monthly Premium	Weekly Coverage Amount	Monthly Premium
\$275	\$9.08	\$650	\$21.45
\$300	\$9.90	\$700	\$23.10
\$350	\$11.55	\$750	\$24.75
\$400	\$13.20	\$800	\$26.40
\$450	\$14.85	\$850	\$28.05
\$500	\$16.50	\$900	\$29.70
\$550	\$18.15	\$925	\$30.53
\$600	\$19.80		

Rates are subject to change. Rates shown are the monthly premiums. Other payment modes are available. Please contact ISI Insurance Specialists at 1-888-474-1959 for a full list of rates and benefit amounts.

**Q. How long can my coverage continue?**

**A.** Your coverage can continue as long as you pay your premium when due, remain a member, the association continues to participate in the coverage, the group policy remains in force and you remain actively at work except for cases of disability. Please see the certificate of insurance for details.

**Q. Are there limited disability benefits?**

**A.** Yes. For occupational disabilities, we will not pay benefits for any disability: that happens in the course of any work performed by you for wage or profit; or for which you are eligible to receive under workers' compensation or a similar law.

**Q. What conditions are excluded from coverage?**

**A.** We will not pay for any disability caused or contributed to by: war, whether declared or

undeclared, or act of war, insurrection or rebellion; your active participation in a riot; intentionally self-inflicted injury; attempted suicide; or commission of or attempt to commit or taking part in a felony.

We will not pay short term benefits for any disability caused or contributed to by elective treatment or procedures, such as: cosmetic surgery or treatment primarily to change appearance; reversal of sterilization; liposuction; visual correction surgery; and in vitro fertilization; embryo transfer procedure; or artificial insemination. However, pregnancies and complications from any of these procedures will be treated as a sickness.

If you have any questions, please call Insurance Specialists, Inc. at **1-888-474-1959**.

Coverage may not be available in all states. Please contact your plan administrator for more information.

Rates may be changed on the entire plan or on a class basis and on any premium due date on which benefits are changed. A class is a group of people defined in the policy. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and the participating organization.

The association and/or the plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, MetLife reimburses the association and/or the plan administrator for these costs.

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

Group insurance coverage is issued by Metropolitan Life Insurance Company, New York, NY 10166.

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