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 a period of Disability, up to 26 weeks.

**Eligibility Requirements**

**Short Term Disability:**

**Eligibility** - Active employees of TUSD who are in classified positions and work a minimum of 20 hours per week or who work in certified positions and have a minimum of a 1/5th contract. In both classes, a minimum of $6,500 annual salary applies.

**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 the treatment 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.

**What is the benefit amount?**

**Short Term Disability:**

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

The Benefit amount is 66 2/3% of your predisability weekly earnings. The maximum weekly benefit under the base plan is $2,500.

Your minimum weekly benefit amount is $25.
When do benefits begin and how long do they continue?

**Plan 0/3 Short Term Disability (This plan is closed to new enrollment):**

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. The elimination periods are as follows:

*For Injury:* 0 days.

*For Sickness (includes pregnancy):* 3 days.

Benefits continue for as long as you are disabled up to a maximum duration of 26 weeks of Disability.

**Plan 7/14 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. The elimination periods are as follows:

*For Injury:* 7 days.

*For Sickness (includes pregnancy):* 14 days.

Benefits continue for as long as you are disabled up to a maximum duration of 26 weeks of Disability.

**Plan 14/21 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. The elimination periods are as follows:

*For Injury:* 14 days.

*For Sickness (includes pregnancy):* 21 days.

Benefits continue for as long as you are disabled up to a maximum duration of 26 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.

**Additional Disability Plan Benefits:**

**Coverage with Your Best Interests in Mind…**

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.

**Services to Help You Get Back to Work Can Include:**

* **Nurse Consultant or Case Manager Services:**
  Specialists who personally contact you, your physician and your employer to coordinate an early return-to-work plan when appropriate.

* **Vocational Analysis:**
  Help with identifying job requirements and determining how your skills can be applied to a new or modified job with your employer.
**Job Modifications/Accommodations:**
Adjustments (e.g., redesign of work station tools) that enable you to return to your previous job or a similar one.

**Retraining:**
Development programs to help you return to your previous job or educate you for a new one.

**Financial Incentives:**
Allow employees to receive Disability benefits or partial benefits while attempting to return to work.

**The Services of Social Security Specialists:**
Once you are approved for Disability benefits, MetLife can help you obtain Social Security Disability benefits. Our specialists can guide you through the initial application and appeals processes and may also help you access assistance from attorneys or vendors to pursue Social Security benefits.

**Answers to Some Important Questions…**

**Q. Are there any exclusions for pre-existing conditions?**
**NOT APPLICABLE TO THOSE CURRENT ENROLLED PRIOR TO 10/1/2012**
**A.** Yes. Your plan may not cover a sickness or accidental injury that arose in the 12 months prior to your participation in the plan (unless you were already enrolled under the prior carrier). A complete description of the pre-existing condition exclusion is included in the Certificate of Insurance/Summary Plan Description provided by your Employer.

**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/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) 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.

* Changes have been made to your Plan as of the Effective Date listed above. Please refer to your Certificate of Insurance for more details or contact your benefits administrator with any questions.
†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 this Disability insurance. You should seek advice based on your particular circumstances from an independent tax advisor.
This worksheet allows you to approximate your monthly and annual contributions for Short Term Disability (STD) coverage effective October 1, 2012. Contribution amounts are based on gross weekly income. Actual contributions will be calculated by the TUSD benefits program system.

### STD Example

#### Short Term Disability Contribution, 7/14 Plan:

<table>
<thead>
<tr>
<th></th>
<th>A. Annual Earnings =</th>
<th>B. Weekly Earnings =</th>
<th>C. Weekly Benefit =</th>
<th>D. Value Per $10 =</th>
<th>E. Estimated Monthly Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$ 30,000</td>
<td>$ 576.92</td>
<td>$ 384.81</td>
<td>$38.48</td>
<td>$19.24</td>
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<td><strong>E.</strong> Estimated Monthly Contribution</td>
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