

## Fulton County Government

### Disability Insurance

Coverage that can help protect your income when you are unable to work due to illness or injury.



**Original Plan Effective Date: 01/01/2020**

**Date Prepared: 08/20/2020**

Explore the coverage that helps you protect your income and your lifestyle

### What is Long Term Disability insurance?

**Long Term Disability (LTD)** insurance helps replace a portion of your income for an extended period of time.

### Eligibility Requirements

**Long Term Disability:** All active full-time employees working at least 30 hours per week are eligible to participate.

### How is “Disability” defined under your Plan?

**Disability or Disabled** means that as a result of Sickness or Injury you are Totally Disabled.

**Total Disability or Totally Disabled** means:

- During the Elimination Period and the next 24 months, you are unable to perform with reasonable continuity the Substantial and Material Acts necessary to pursue your Usual Occupation in the usual and customary way.
- After such period, you are not able to engage with reasonable continuity in any occupation in which you could reasonably be expected to perform satisfactorily in light of your age; education; training; experience; station in life; and physical and mental capacity that exists within any of the following locations: a reasonable distance or travel time from your residence in light of the commuting practices of your community; a distance of travel time equivalent to the distance or travel time you traveled to work before becoming disabled; or the regional labor market, if you reside or resided prior to becoming disabled in a metropolitan area.

**Injury** means a physical harm that is not a Sickness. The Injury must occur and Total Disability must begin while you are covered under this certificate.

**Sickness** means illness, disease or pregnancy.

**Substantial and Material Acts** means the important tasks, functions and operations generally required by employers from those engaged in your Usual Occupation that cannot be reasonably omitted or modified. In determining what substantial and material acts are necessary to pursue your Usual Occupation, MetLife will first look at the specific duties required by your job. If you are unable to perform one or more of these duties with reasonable continuity, MetLife will then determine whether those duties are customarily required of other employees engaged in your Usual Occupation. If any specific, material duties required of you by your job differ from the material duties customarily required of other employees engaged in your Usual Occupation, then MetLife will not consider those duties in determining what substantial and material acts are necessary to pursue your Usual Occupation.

**Usual Occupation** means any employment, business, trade or profession and the Substantial and Material Acts of the occupation you are regularly performing for the employer when the Disability began. Usual Occupation is not necessarily limited to the specific job that you performed for the employer.

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



## What is the benefit amount?

The Long Term Disability benefit replaces a portion of your basic monthly earnings, less other income you may receive from other sources<sup>1</sup> for the same Disability (e.g., Social Security, Workers' Compensation, vacation pay, etc.)

The Benefit amount is 60% of your basic monthly predisability earnings subject to the plan's maximum monthly benefit.

## What is the maximum monthly benefit?

The amount of the Long-Term Disability benefit may not exceed the maximum monthly benefit established under the plan, regardless of your annual salary amount. The maximum under this plan is \$5,000. If your monthly earnings exceed \$5,000, your LTD benefit will be limited to this maximum.

## 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 number of consecutive days you are disabled before you are eligible to receive a benefit. Your elimination period for Long Term Disability is 180 days.

Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance 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, 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:** **Financial Incentives:** Allow you to receive Disability benefits or partial benefits while attempting to return to work. **Questions & Answers**

### Q. Can I still receive benefits if I return to work part time?

- A. Yes. Your plan offers financial incentives designed to help you to return to work when appropriate, even on a part-time basis. While disabled, you may receive up to 100% of your basic earnings when combining benefits, Rehabilitation Incentives (if any), other income sources such as SSDI benefits, and part-time earnings. The Rehabilitation Incentive provides a 10% increase in the monthly benefit.

Under LTD coverage, the Family Care Expense Benefit provides reimbursement up to \$400 per month for each eligible child, during the first 12 months of Disability.

### Q. Are there any exclusions for Pre-Existing Conditions?

- A. Yes. A "Pre-Existing Condition" means you received medical treatment, care or services for a diagnosed condition; or took prescribed medication for a diagnosed condition in the 3 months immediately prior to the effective date of coverage under this certificate; and the Disability caused or substantially contributed to by the condition begins in the first 12 months after the effective date of coverage under this certificate. You are not covered for a Disability caused or substantially contributed to by a Pre-Existing Condition or medical or surgical treatment of a Pre-Existing Condition.

### Q. Does my plan require being under the Regular Care of a Doctor?

- A. Yes. You must be under the Regular Care of a Doctor unless Regular Care will not improve the condition(s) causing your Disability; or will not prevent a worsening of the condition(s) causing your Disability. **Regular Care** means you personally visit a Doctor(s) as frequently as is medically required to effectively manage and treat the condition(s) causing your Disability; and you are receiving appropriate treatment and care which conforms with generally accepted medical standards for the condition(s) causing your Disability.

### 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, insurrection, or rebellion;
  - Active participation in a riot;



- Intentionally self-inflicted injury or attempted suicide;
  - Commission of a felony.
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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 of Insurance/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 2130-S) 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, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

1. Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.