

City of Tucson Disability Plan Benefits

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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.

How is “Disability” defined under the Plan?

Generally, disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical conditions covered by the insurance, and as a result, your current monthly earnings are 80% or less than your pre-disability earnings. Once you have been disabled for 24 months, you must be prevented from performing one or more of the essential duties of any occupation and as a result, your current monthly earnings are 80% or less than your pre-disability earnings.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance provided by your Employer at <http://www.tucsonaz.gov/insurance> or MetLife with any questions.

What is the benefit amount?

Long Term Disability:

The Long Term Disability benefit replaces a portion of your predisability monthly earnings, less other income you may receive from other sources¹ during the same Disability (e.g., Social Security, Workers' Compensation, accumulated time off, Disability retirement payments, etc.). You may also elect to purchase additional coverage or “Buy-Up” from your base plan. The City of Tucson provides a 60% benefit with a maximum payment of \$4,000 per month for five years after meeting the definition of disability for 180 days. You may purchase a buy-up option that increases your monthly maximum benefit to \$6,000 and reduces the elimination period from 180 to 90 days. If you choose to purchase buy up long-term disability within your initial benefit eligibility period, you do not need to show proof of insurability. However, pre-existing condition limitations exist. If you choose not to elect coverage when you are first eligible, you will need to submit Evidence of Insurability to MetLife and MetLife must approve you for coverage based on your submission of evidence.

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 \$4,000 for the City paid basic and \$6,000 if you elect the buy-up.

When do benefits begin?

Long 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.

Elimination Period:

Basic LTD: 180 day(s)

Buy-up LTD: 90 day(s)

How long do they continue?

Maximum Duration of LTD Benefits			
Basic LTD:		Buy-up LTD:	
Age When Disabled	Benefits Payable	Age When Disabled	Benefits Payable
Prior to Age 61	60 months	Prior to Age 62	To Age 65, or 48 months, if greater
Age 61	54 months	Age 62	48 months
Age 62	48 months	Age 63	42 months
Age 63	42 months	Age 64	36 months
Age 64	36 months	Age 65	30 months
Age 65	30 months	Age 66	27 months
Age 66	27 months	Age 67	24 months
Age 67	24 months	Age 68	21 months
Age 68	21 months	Age 69 and over	18 months
Age 69			

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 and incentives to help you get the maximum benefits from your coverage

Services to Help You Get Back to Work 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 work.

Retraining:

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

Financial Incentives:

Allow you 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. Can I still receive benefits if I return to work part time?

A. Yes. As long as you are disabled and meet the terms of your Disability plan, you may qualify for adjusted Disability benefits.

Your plan offers financial incentives designed to help you to return to work when appropriate, even on a part-time basis when you participate in an approved Program.

While disabled, you may receive up to 100% of your predisability earnings when combining benefits, other income sources such as Social Security Disability Benefits and state disability benefits, and part-time earnings. The Family Care Incentive provides reimbursement up to \$400 per month for eligible expenses, such as child care, during the first 24 months of Disability.

Q. Are there any exclusions for pre-existing conditions?

A. Yes. Your plan may not cover a sickness or accidental injury that arose in the months prior to your participation in the plan. A complete description of the pre-existing condition exclusion is included in the Certificate of Insurance provided by your Employer <http://www.tucsonaz.gov/insurance> or MetLife with any questions.

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, 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.

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. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern. A complete description is included in the Certificate of Insurance provided by your Employer <http://www.tucsonaz.gov/insurance>.

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’s 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. †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.