

## County of Ventura Long-Term Disability Insurance

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

**Original Plan Effective Date: June 23, 2024**

**Date Prepared: 05102024**

### 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 Full-Time Employees represented by California Nurses Association (CNA), Sheriffs Service Technicians represented by Ventura County Sheriffs Correctional Officers Association (VCSCOA), International Union of Operating Engineers (IUOE), Nursing Care Coordinator I-II and Clinical Coordinators represented by Service Employees International Union (SEIU), who are annual leave participants, and Ventura Employees Association (VEA) who are Real and Personal Property Appraisers Unit employees.

Temporary and seasonal workers are not eligible for this plan.

Full-Time means active work of at least 60 hours on a biweekly basis.

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

Generally, you are considered disabled and eligible for long 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 earn more than 80% of your predisability earnings at your own occupation for any employer in in the Local Economy, and you are unable to perform each of the material duties of your own occupation for any employer in the Local Economy.

Following the Own Occupation period, you are considered disabled if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with the requirements of treatment and you are unable to earn 80% of your predisability earnings for any employer and you are unable to perform the duties of any gainful occupation for any employer in the Local Economy for which you are reasonably qualified taking into account your training, education and experience.

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?

##### Long Term Disability:

The Long Term Disability benefit may help replace a portion of your predisability monthly earnings, less other income you may receive from other sources<sup>1</sup> during the same Disability (e.g., Social Security, Workers' Compensation, vacation pay etc.). You may also elect to purchase additional coverage or “Buy-Up” from your base plan. With the buy-up option you can increase your benefit amount by \$1,900.

The Core Benefit amount is 60% of the first \$3,500 of your predisability monthly earnings subject to the plan's maximum monthly benefit.

The Buy up Benefit amount is 60% of the first \$6,667 of your predisability monthly 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 core plan is \$2,100. If your salary exceeds \$2,100. Your LTD benefit will be limited to this maximum.

#### When do benefits begin and how long do they continue?

##### 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. Your elimination period for Long Term Disability is 30 days.

Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance

### **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. (Please note — this assistance is only offered if you are approved for LTD benefits).

**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:** 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.

### **Questions & Answers**

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

**A. Maybe.** 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 and Rehabilitation incentives designed to help you to return to work when appropriate, even on a part-time basis when you participate in an approved Rehabilitation Program.

While disabled, you may receive up to 100% of your predisability earnings for up to 24 months following your return to work when combining your disability benefit, Rehabilitation Incentives, your work earnings and income from other sources.

With the Rehabilitation Incentive you can get a 10% increase in your monthly benefit.

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.

You may be eligible for the Moving Expense Incentive if you incur expenses in order to move to a new residence recommended as part of the Rehabilitation Program. Expenses must be approved in advance.

#### **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 or contact your MetLife benefits administrator 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.

#### **Q. Are there any limitations to my coverage?**

**A.** For Long Term Disability, limited benefits apply for specific conditions:

If you are disabled due to alcohol, drug or substance abuse or addiction mental or nervous disorders or diseases neuromuscular, musculoskeletal or soft tissue disorder chronic fatigue syndrome and related conditions self-reported conditions, we will limit your Disability benefits to a combined lifetime maximum for each period of Disability for these conditions, for any and all of the above equal to the lesser of:



- 24 months; or
- The Maximum Benefit Period.

If your Disability is due to alcohol, drug or substance addiction, we require you to participate in an alcohol, drug or substance addiction recovery program recommended by a physician. We will end Disability benefit payments at the earliest of the period described above or the date you cease, refuse to participate, or complete such recovery program.

Your Disability benefits will be limited as stated above for mental or nervous disorder or disease except for:

- schizophrenia; or
- neurocognitive disorders; or
- bi-polar 1 disorder

If you are confined in a Hospital or Mental Health Facility at the end of the period shown above for which benefits are to be paid, we will continue Your Monthly Benefits until the end of Your Hospital or Mental Health Facility confinement.

Other limitations or exclusions to your coverage may apply. Please review your Certificate of Insurance provided by your Employer for specific details or contact your benefits administrator with any questions.

**Q. I already have employer-provided coverage. Can I purchase additional coverage?**

- A.** Although your company is paying the cost of your basic coverage now, you have the opportunity to purchase additional coverage known as a “Buy-Up” option. This option allows you to increase or “Buy-Up” to your current allowable benefit. You can increase your benefit up to \$4,000 compared to only \$2,100 under your base plan. Disability benefits may be taxable; however, when premiums are paid by you with post-tax dollars, the corresponding portion of the Disability benefits may be tax-free.<sup>†</sup> We encourage you to purchase this valuable additional coverage as a supplement to your group plan coverage.

The maximum under this buy-up plan is \$4,000. If your salary exceeds \$4,000, your LTD benefit will be limited to this maximum.