

## Long Term Disability Plan Highlights for: Christian Research Institute

### Who is Eligible ?

All active full-time employees working at least 32 hours per week are eligible to participate in the Long Term Disability (LTD) plan.

### What is “Disability”?

“Disability” is defined in two phases:

For the first 24 months you must be unable to earn (at your own occupation) more than 80% of your pre-disability earnings due to illness, injury, or pregnancy.

After 24 months of disability benefit payments, you must be unable to earn more than 80% of your pre-disability earnings at any occupation for which you are reasonably qualified, considering prior education, training, experience, and earnings.

*Throughout your disability you must be receiving appropriate care and treatment from a physician on a continuing basis.*

### What is the benefit amount?

The Long Term Disability benefit replaces 66.67% of your gross monthly earnings, less income you may receive from other sources (such as Social Security, Workers’ Compensation, etc.)

The maximum monthly benefit is \$7,500.00.

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

Benefits begin following 180-day elimination period and continue as long as you are disabled, up to age 65. Disabilities beginning at age 60 or after are subject to reducing benefit duration based on the table below.

Disability Beginning at Age	Maximum Duration of LTD Benefit
Less than 60	To age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

## **Can I return to work part-time and still receive a benefit?**

Yes. The LTD plan provides financial incentives for you to return to work, even on a part-time basis. For the first 24 months of disability benefits, you may receive up to 100% of your pre-disability earnings when combining Rehabilitation Incentives, Family Care Expense reimbursement, and part-time earnings.

If you are participating in a MetLife approved Rehabilitation Program, you may be eligible to receive the Rehabilitation Incentive, this provides a 10% increase in the monthly benefit. Family Care Expense reimbursement provides \$250 per month for eligible expenses, such as child care, during the first 24 months of disability. (Please note: Certain states have specific requirements.)

## **Does the plan have limitations?**

The LTD plan does have limitations. The plan does not cover pre-existing conditions, unless your disability begins after you have been covered under the plan for 12 months. A pre-existing condition is an injury, sickness, or pregnancy for which you in the 6 months before your effective date: received medical treatment, consultation, care, or services; took prescription medications or had medication prescribed; or had symptoms or conditions which would cause a reasonably prudent person to seek diagnosis, care, or treatment.

The plan also has limited benefits for particular conditions. Monthly benefits are limited to 24 months during your lifetime, if you are disabled due to Mental or Nervous Disorders or Disease, Neuromusculoskeletal and Soft Tissue Disorders, Chronic Fatigue Syndrome and Alcohol, Drug and Substance Abuse or Dependency.

## **Exclusions**

This plan does not cover any Disability which results from or is caused by or contributed to: war, insurrection, or rebellion; active participation in a riot; intentionally self-inflicted injuries or attempted suicide; or committing a felony.

## **How do I file a claim?**

Call the following toll-free number, if you will be absent from work for more than 30 calendar days due to sickness or injury.

**1-800-ASK-4MET  
1-800-275-4638**

This "Plan Highlights" provides a brief overview of the LTD plan. A complete description of the benefit provisions, conditions, limitations, and exclusions will be included in the Certificate Booklet. In the event of any conflict between the Plan Highlights and Certificate Booklet, the Certificate Booklet will control.

**MetLife** Small Business Center

Metropolitan Life Insurance Company, NY, NY, 10010