

Short 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 Short Term Disability (STD) plan.

What is "Disability"?

Disabled or Disability means that, due to sickness, pregnancy or accidental injury, you:

1. are receiving Appropriate Care and Treatment from a Doctor on a continuing basis; and
2. are unable to earn more than 80% of your Predisability Earnings at your Own Occupation for any employer in your Local Economy.

What is the benefit amount?

The Short Term Disability benefit replaces 55% of your gross weekly earnings, less income you may receive from other sources (such as State Disability Insurance, Workers' Compensation, etc.)

The maximum weekly benefit is \$1000.00.

When do benefits begin and how long do they continue?

Your Elimination Period begins on the day you become Disabled. The Elimination Period Highlights are as follows:

Elimination Period:

For Accidental Injury:	1st Day of continuous Disability
For Sickness and Pregnancy:	8th Day of continuous Disability

Maximum Benefit Duration: 26 Weeks

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

Yes. The STD plan provides financial incentives for you to return to work, even on a part-time basis. 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 weekly benefit. Family Care Expense reimbursement provides \$60 per week for eligible expenses, such as child care. (Please note: Certain states have specific requirements.)

Does the plan have limitations?

The STD plan does have limitations. Benefits are not payable for any Disability: (1.) which happens in the course of any work performed by you for wage or profit; or (2.) for which you are eligible to receive benefits under any Workers' Compensation or any similar law.

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 due to sickness or injury.

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

This "Plan Highlights" provides a brief overview of the STD 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