

MetLife Short Term Disability Insurance Plan Summary

COVERAGE OPTIONS

Short Term Disability Insurance			
Eligible Individual	Coverage Type	Benefit Amount	Requirements
Employee	Coverage for covered disabilities that occur while off the job only.	<p>\$50 - \$1,000 a week in \$25 increments, up to 60% of your weekly earnings for employees working in states other than those noted below.</p> <p>25% for employees working in CA and RI</p> <p>40% for employees working in NY, HI, NJ, and PR</p>	<p>Coverage is guaranteed provided you are actively at work. ¹</p> <p>Full-time employees working at least 30 hours a week are eligible.</p>

DEFINITION OF DISABILITY UNDER YOUR PLAN

Short Term Disability (STD) insurance can help you replace a portion of your income while you are disabled. Generally, you are considered disabled and eligible for short term benefits if, due to sickness, pregnancy or accidental injury, you are: receiving appropriate care and treatment; complying with the requirements of the treatment; are not gainfully employed; and due to an impairment you are prevented from performing the material and substantial duties of your regular occupation.

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

BENEFIT PAYMENT AND TERMS

The Short Term Disability benefit replaces a portion of your earnings.

The benefit amount is the flat dollar amount you elect in increments of \$25 per week. The minimum amount you can elect is \$50 per week. The maximum amount you can elect is \$1,000 and it cannot exceed the salary percent of your weekly earnings as stated above. The benefit amount you elect will be described in a coverage confirmation sent to you by MetLife.

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. The elimination periods are/is as follows:

- **For Injury:** 14 days
- **For Sickness (includes pregnancy):** 14 days

Benefits continue for as long as you are disabled up to a maximum duration of 26 weeks of Disability. Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance provided by MetLife.

ADDITIONAL FEATURES

When you are ill or injured, MetLife believes you may need more than a supplement to your income. That's why we offer return to work services and incentives, including:

Nurse Consultant or Case Manager Services:

Specialists who will contact you, your physician and your employer to coordinate an early return to work plan when appropriate.

Return to Work or Partial Disability Incentives:

Allow you to receive Disability benefits or partial benefits while attempting to return to work.

QUESTIONS & ANSWERS

Who is eligible to enroll?

You are eligible to enroll if you are actively at work during the enrollment period. You must also be actively at work for your coverage to become effective.

When do I enroll and how do I enroll?

You can enroll during your Enrollment Period, 11/13 – 12/4.

What is the coverage effective date?

The coverage effective date is 1/1/18, providing that you are actively at work.

How do I pay for coverage?³

Premiums will be conveniently paid through payroll deductions, so you never have to worry about writing a check or missing a payment.

If I leave the company, can I keep my coverage?⁴

Yes. This coverage is portable, meaning you can take it with you if your employment status changes as long as you continue to pay your premium payments directly to MetLife.

Can I still receive benefits if I return to work part-time?

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 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 still employed by American Trailer World and while disabled, you may receive up to 100% of your predisability earnings when combining benefits, Rehabilitation Incentives and part-time earnings.

If you choose to continue your coverage through the portability feature, offered through the Continuation of Insurance with Premium Payment provision, your benefit amount will be reduced by 50%.⁴

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

If you work or participate in a rehabilitation program while disabled, the Family Care Incentive provides reimbursement up to \$100 per week for eligible expenses, such as child care.

Are there any exclusions for pre-existing conditions?

Yes. For the first 12 months after your coverage becomes effective your plan may not cover a sickness or accidental injury that arose in the 3 months prior to your participation in the plan. Thereafter, provided you remain disabled, the sickness or accidental injury may be covered. A complete description of the pre-existing conditions exclusion is included in the Certificate of Insurance provided by MetLife or you may contact your MetLife benefits administrator with any questions.

State variations may apply to residents of certain states and will be reflected in your Certificate of Insurance.

Are there any exclusions to my coverage?

Yes. Your plan does not cover any Disability which results from or is caused or contributed to by:

- Elective treatment or procedures, such as cosmetic surgery, sex-change surgery, reversal of sterilization, liposuction, visual correction surgery, in-vitro fertilization, embryo transfer procedure, artificial insemination or other

specific procedures. However, pregnancies and complications from any of these procedures will be treated as a sickness.

- 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

State variations may apply to residents of certain states and will be reflected in your Certificate of Insurance.

Are work related disabilities covered with this plan?

No. This plan provides protection for covered disabilities that occur while off the job only.

We will not pay benefits for any Disability:

- which happens in the course of any work performed by You for wage or profit; or
- for which You are eligible to receive benefits under workers' compensation or a similar law.

Please review your Certificate of Insurance for more information.

Who do I call for assistance?

Contact a MetLife Customer Service Representative at 1 800- GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 11:00 p.m., EST. Individuals with a TTY may call 1-800-855-2880.

¹ Coverage is guaranteed subject to your employer's plan limitations and provided you are actively at work. You will be deemed actively at work provided you are performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer.

³ If you leave your current employer, you will need to continue to pay your premiums directly to MetLife for your coverage to remain in force.

⁴ Not available in all states. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. In Ohio, continued coverage will automatically end when the group policy ends.

The Plan Summary provides only a brief overview of the STD 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.

Short Term Disability ("STD") coverage is provided under a group insurance policy (Form GPNP99) issued to your employer by MetLife. This STD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your STD contributions cease (if applicable) or upon termination of the group contract by your employer. In certain circumstances coverage may be continued through the Continuation of Insurance with Premium Payment provision as described in the Certificate.

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. Please contact MetLife or your benefits administrator for more information.

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