

# Drexel Short Term Disability Plan Benefits

## Stationary Engineers STD Plan

Effective Date: January 1, 2013

*Explore the coverage that helps you protect your income and your lifestyle.*

### **What is Short Term Disability insurance?**

**Short Term Disability (STD)** insurance can help you replace a portion of your income during the initial weeks of a Disability.

### **Eligibility Requirements**

#### **Short Term Disability:**

All Full Time Active Stationary Engineers working at least 40 hours per week are eligible to participate.

### **How is “Disability” defined under the Plan?**

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 and 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 a complete description of this and other requirements that must be met, refer to the Summary Plan Description provided by your Employer.

### **What is the benefit amount?**

#### **Short Term Disability:**

The Short Term Disability benefit replaces a portion of your predisability earnings, less the income that was actually paid to you for the same Disability from other sources<sup>1</sup> (e.g., state disability benefits, no-fault auto laws, etc.).

The Benefit amount is 60% of your predisability weekly earnings.

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

#### **Short 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. The elimination periods are/is as follows:

***For Injury:*** 7 days.

***For Sickness (includes pregnancy):*** 7 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 Summary Plan Description 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.

### **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/Accommodations:***

Adjustments (e.g., redesign of work station tools) that enable you to return to your previous job or a similar one.

#### ***Retraining:***

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

## **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.

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

**A.** No.

### ***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.

Additionally, no payment will be made for a Disability caused or contributed to by any injury or sickness for which you are entitled to benefits under Workers' Compensation or a similar law.

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

The "Plan Benefits" 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 Summary Plan Description. 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 self funded arrangement. This STD coverage terminates at the end of the month when: your employment ceases, when you cease to be an eligible employee, or when your STD contributions cease (if applicable) or upon termination of the group contract by your employer.

<sup>1</sup> Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.

