

Disability Insurance

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



Original Plan Effective Date: July 1, 2025

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

Notice:

Disability Insurance benefits may be reduced by the amount of other income you may receive or may be entitled to receive from other sources¹ during the same Disability, for example: Social Security benefits; government compulsory benefit programs; no-fault auto laws; sick pay or salary continuation; disability or retirement benefits paid for by your Employer; state, public, or federal members disability or retirement plans; unemployment insurance; third-party recovery amounts; etc.

Refer to the Summary Plan Description provided by your Employer for a complete list of all potential other income offsets that may reduce your benefit, or contact your MetLife benefits administrator with any questions.

What is the difference between Short Term and Long Term Disability insurance?

Short Term Disability (STD) insurance may help you replace a portion of your income during the initial weeks of a Disability and pays a weekly benefit.

Long Term Disability (LTD) insurance helps replace a portion of your income for an extended period of time and pays a monthly benefit.

Eligibility Requirements

Short Term Disability: All active full-time members working at least 80 hours per month are eligible to participate.

Long Term Disability: All active full-time members working at least 80 hours per month are eligible to participate.

How is “Disability” defined under your Plan?

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

Following the Own Occupation period of LTD, 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 60% of your predisability earnings for any employer and you are unable to perform the duties of any gainful occupation for any employer in the National 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 Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

What is the benefit amount?

Short Term Disability:

The Short-Term Disability benefit may help replace a portion of your predisability earnings, less the income that was actually paid to you during the same Disability from other sources¹ (e.g., state disability benefits, no-fault auto laws, sick pay, etc.).

The Benefit amount is 60% of your predisability weekly earning; subject to the plan's maximum weekly benefit of \$1,500.

Special Considerations

If you work in a state with state-mandated disability or paid medical leave benefits (“State Benefits”)*, you should carefully consider whether to enroll for this coverage. If you are eligible for State Benefits, you must apply if required by state law. If

permitted, your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. You should consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

* These jurisdictions include, but may not be limited to, California, Colorado, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Delaware and Minnesota as of 1/1/26, Maine as of 5/1/26, and Maryland as of 7/1/26).

Long Term Disability:

The Long-Term Disability benefit replaces a portion of your predisability monthly earnings, less other income you may receive from other sources¹ during the same Disability (e.g., Social Security, Workers' Compensation, vacation pay, etc).

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

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 \$7,500. If your salary exceeds \$12,500 Your LTD benefit will be limited to this maximum.

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: Choice of 7, 14 or 30 days.

For Sickness (includes pregnancy): Choice of 7, 14 or 30 days.

Benefits continue for as long as you are disabled up to a maximum duration of 180 days of Disability.

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 the greater of max STD Benefit period or 180 days.

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, (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.



TELUS Health CBT²

As part of your MetLife Long Term Disability plan, you have access to TELUS Health CBT, a virtual cognitive behavioral therapy (CBT) program that you can access on any computer, smartphone or tablet—wherever and whenever you need it—at no additional cost to you.

You can access these services by visiting <https://metlife.cbt.telushealth.com/>.

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 12 months following your return to work when combining your disability benefit, Rehabilitation Incentives, your work earnings and income from other sources.

Under Short Term Disability coverage and Long Term Disability coverage you can get a 10% increase in your weekly benefit with the Rehabilitation Incentive.

If you work or participate in a rehabilitation program while disabled, following the 4th weekly benefit payment, the Family Care Incentive provides reimbursement up to \$100 per week for eligible expenses, such as child care. Under Long Term Disability if you work or participate in a rehabilitation program while disabled, the Family Care Incentive provides reimbursement up to \$400 per month for eligible expenses, such as childcare for up to 12 months.

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 to my coverage?

A. Yes. Under *Short Term Disability*, your plan does not cover any Disability which results from or is caused or contributed to by:

Under Short Term and Long-Term Disability coverage, 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;
- 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, fibromyalgia, chronic fatigue syndrome and related conditions, we will limit your Disability benefits to a combined lifetime maximum, or 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 Summary Plan Description provided by your Employer for specific details or contact your benefits administrator with any questions.

State of Nevada Public Employees' Benefits Program

Disability Plan Contribution Worksheet

This worksheet allows you to approximate your monthly and annual contributions for Short Term Disability (STD) and Long-Term Disability (LTD) coverage effective July 1, 2025. Contribution amounts are based on covered weekly benefit for STD and covered monthly payroll for LTD. Actual contributions will be calculated by the payroll system.

STD Example

Short Term Disability Contribution:			
A. Annual Earnings =	\$30,000	A. Annual Earnings =	\$
B. Weekly Earnings = (A divided by 52)	\$576.92	B. Weekly Earnings = (A divided by 52)	\$
C. Weekly Benefit = (B x 60%)	\$346.15	C. Weekly Benefit = (B x 60%)	\$
D. Value Per \$10 = (C divided by 10)	\$34.62	D. Value Per \$10 = (C divided by 10)	\$
E. Estimated Monthly Contribution (D multiplied by 0.20)	\$6.92	E. Estimated Monthly Contribution = (D multiplied by the applicable age-banded rate)	\$

This example is being provided for illustrative purposes only.

LTD Examples

Long Term Disability Contribution when salary is \$150,000 or less:		Contribution when salary is greater than \$150,000:	
A. Annual Earnings =	\$30,000	A. Annual Earnings =	\$180,000
B. Monthly Earnings = (A divided by 12)	\$2,500	B. Monthly Earnings = (A divided by 12)	\$15,000
C. Monthly Benefit = (B multiplied by 60%)	\$1,500	C. Monthly Benefit = (B x 60% up to the plan max of \$7,500)	\$7,500
D. Monthly Covered Payroll = (C divided by 60%)	\$2,500	D. Monthly Covered Payroll = (C divided by 60%)	\$12,500
E. Value Per \$100 = (C divided by 100)	\$25.00	E. Value Per \$100 = (C divided by 100)	\$125.00
F. Estimated Monthly Contribution = (E multiplied by the applicable age-banded rate. In this example 0.582)	\$14.55	F. Estimated Monthly Contribution = (E multiplied by the applicable age-banded rate. In this example 0.582)	\$72.75

This example is being provided for illustrative purposes only.

State of Nevada Public Employees' Benefits Program Rates

STD Age Band	STD 7 Day EP Rates	STD 14 Day EP Rates	STD 30 Day Rates
Less than 30	\$0.900	\$0.410	\$0.200
30-34	\$1.070	\$0.480	\$0.230
35-39	\$0.910	\$0.390	\$0.190
40-44	\$0.870	\$0.370	\$0.180
45-49	\$1.020	\$0.440	\$0.210
50-54	\$1.140	\$0.480	\$0.220
55-59	\$1.510	\$0.640	\$0.310
60-64	\$1.900	\$0.810	\$0.380
65+	\$1.900	\$0.810	\$0.380

LTD Age Band	LTD Rates
Less than 25	\$0.082
25-29	\$0.122
30-34	\$0.189
35-39	\$0.347
40-44	\$0.436
45-49	\$0.582
50-54	\$0.582
55-59	\$0.582
60-64	\$0.582
65-69	\$0.642
70+	\$0.661

The "Plan Overview" provides only a brief overview of the LTD and STD plans. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance, Summary Plan Description and/or other plan documents. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

Long Term Disability ("LTD") and Short Term Disability ("STD") coverages are provided under a group insurance policy issued to your employer by MetLife. This LTD and STD coverages terminates when your employment ceases, when you cease to be an eligible member, when your LTD and STD contributions cease (if applicable) or upon termination of the group contract by your employer. Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for complete costs and details. .

These policies provide disability income insurance only. For policies issued in New York, they do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

*Changes have been made to your Plan as of the Amendment Effective Date listed above. Please refer to your Certificate of Insurance for more details or contact your benefits administrator with any questions.

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



2 TELUS Health CBT services are provided through an agreement with TELUS Health (US) Ltd. TELUS Health is not a subsidiary or affiliate of MetLife. Information disclosed directly to TELUS Health is not disclosed to MetLife and, therefore, is not subject to MetLife's privacy policy.

3 Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. You should confer with your qualified legal, tax and accounting advisors as appropriate.

†Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of this Disability insurance. You should seek advice based on your particular circumstances from an independent tax advisor.

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

