# Safety Members Disability Program

## Plan Features

<table>
<thead>
<tr>
<th>Plan</th>
<th>Silver Plan</th>
<th>Gold Plan</th>
<th>Platinum Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Short Term Disability (STD)</strong></td>
<td>#610008-A</td>
<td>#610007-R</td>
<td>#233040-1-G</td>
</tr>
<tr>
<td><strong>Long Term Disability (LTD)</strong></td>
<td>#610008-A</td>
<td>#233040-1-G</td>
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### Percentage of Wages Protected
- **Silver Plan**: 66 2/3% of the first $16,000 monthly Pre-Disability Earnings, reduced by Deductible income.
- **Gold Plan**: 66 2/3% of the first $15,000 monthly Pre-Disability Earnings, reduced by Deductible income.
- **Platinum Plan**: 70% of the first $16,000 monthly Pre-Disability Earnings, reduced by Deductible income during the initial 12 months of LTD benefit eligibility. After 12 months of LTD eligibility, Non-Industrial Disabilities: 66 2/3% Industrial Disabilities: 16 2/3%.

### STD Catastrophic Disability Benefit
- **During the initial 12 months of Disability**, the plan pays up to an additional 33 1/3% of the first $15,000 of monthly Pre-Disability Earnings, not to exceed $5,000.
- **Gold Plan**: 100% of monthly benefit for 12 months when diagnosed with a terminal illness.
- **Platinum Plan**: 100% of monthly benefit for 12 months when diagnosed with a terminal illness.

### LTD Terminal Illness Benefit
- **Silver Plan**: $10,000 (66 2/3% of $15,000) before reduction by Deductible income.
- **Gold Plan**: $10,000 (66 2/3% of $15,000) before reduction by Deductible income.
- **Platinum Plan**: $10,000 (70% of $14,286) before reduction by Deductible income.

### Maximum Monthly Benefit
- **Silver Plan**: $10,000 (66 2/3% of $15,000) before reduction by Deductible income.
- **Gold Plan**: $10,000 (66 2/3% of $15,000) before reduction by Deductible income.
- **Platinum Plan**: $10,000 (70% of $14,286) before reduction by Deductible income.

### Maximum Monthly Benefit Period
- **Silver Plan**: 24 Months
- **Gold Plan**: 12 Months
- **Platinum Plan**: 12 Months

### Minimum Benefit
- **Silver Plan**: $200 per month while receiving sick leave/annual leave for Non-Industrial Disabilities.
- **Gold Plan**: $200 per month while receiving sick leave/annual leave for Non-Industrial Disabilities.
- **Platinum Plan**: $200 per month while receiving sick leave/annual leave for Non-Industrial Disabilities.

### STD Benefit Eligibility Waiting Period
- **Silver Plan**: Industrial Disabilities: 0 days Non-Industrial Disabilities: 0 days, if you have been unable to work for 15 days, provided that you have not had a Temporary Recovery of greater than 5 days during this period.
- **Gold Plan**: Industrial Disabilities: 0 days Non-Industrial Disabilities: 0 days, if you have been unable to work for 15 days, provided that you have not had a Temporary Recovery of greater than 5 days during this period.
- **Platinum Plan**: Industrial Disabilities: 0 days Non-Industrial Disabilities: 0 days, if you have been unable to work for 15 days, provided that you have not had a Temporary Recovery of greater than 5 days during this period.

### LTD Waiting Period
- **Silver Plan**: During the first 60 days of Disability:
  - You are eligible to receive up to 33 1/3% of your monthly Pre-Disability Earnings for any period you are not eligible to receive any personal leave pay.
  - You are required to use any available personal leave pay you are eligible to receive from your Employer.
- **Gold Plan**: 365 days (Premium payments are waived while Disability Benefits are payable)
- **Platinum Plan**: 365 days (Premium payments are waived while Disability Benefits are payable)

### STD Benet Eligibility Waiting Period
- **Gold Plan**: 365 days (Premium payments are waived while Disability Benefits are payable)

### LTD Eligibility Waiting Period
- **Platinum Plan**: 365 days (Premium payments are waived while Disability Benefits are payable)

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**Note:**
- STD Catastrophic Disability Benefit applies during the initial 12 months of Disability.
- LTD Terminal Illness Benefit applies to Non-Industrial Disabilities.
- STD and LTD benefits are subject to deductibles and waiting periods.
- STD and LTD benefits are provided by MetLife.
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<tr>
<td><strong>Musculoskeletal &amp; Connective Tissue Disorders</strong></td>
<td>No limitation</td>
<td>No limitation</td>
<td>No limitation</td>
</tr>
<tr>
<td><strong>Mental &amp; Nervous Disorders</strong></td>
<td>6 Months per occurrence; 12 Months lifetime</td>
<td>No limitation</td>
<td>Benefits are limited to 12 months for each continuous period of disability caused or contributed to by a Mental Disorder, or as long as hospitalized.</td>
</tr>
<tr>
<td><strong>Drug &amp; Alcohol Use</strong></td>
<td>Benefits limited to 6 months lifetime</td>
<td>Benefits limited to 12 months lifetime</td>
<td>Benefits limited to 6 months lifetime</td>
</tr>
<tr>
<td><strong>Death Benefit</strong></td>
<td>$65,000 Death Benefit (Accidental) $50,000 Death Benefit (Natural) (You are covered for the Death Benefit while enrolled under the STD Plan and during the first two years you continue to be disabled and receiving Disability Benefits).</td>
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<td><strong>Monthly Contribution</strong></td>
<td>$18.50</td>
<td>$29.70</td>
<td>$34.00</td>
</tr>
<tr>
<td><strong>30 Day Freeze of Personal Leave Option</strong></td>
<td>N/A</td>
<td>$31.70</td>
<td>$36.00</td>
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</table>

This information is intended to summarize the main features of the STD and LTD plans only. All benefits will be provided in accordance with applicable Plan Documents and Group Policies.

For additional assistance, please contact your Myers-Stevens & Toohey & Co., Inc. representative at: 800-827-4695. CA Lic # 0425842

We will not pay for any Disability caused or contributed to by: War, whether declared or undeclared, or act of war, insurrection, rebellion, or terrorist act; Your active participation in a riot; Intentionally self-inflicted injury; Attempted suicide; or Commission of or attempt to commit a felony.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact your plan administrator for costs and complete details.