



Insurance & Benefit Trust of PORAC

Safety Members Disability Program

Plan Features	Silver Plan		Gold Plan		Platinum Plan	
	Short Term Disability (STD) #610008-A	Short Term Disability (STD) #610007-R	Long Term Disability (LTD) #233040-1-G	Short Term Disability (STD) #610007-P	Long Term Disability (LTD) #233040-1-G	
Percentage of Wages Protected	66 2/3% of the first \$15,000 monthly Pre-Disability Earnings, reduced by Deductible income.	66 2/3% of the first \$15,000 monthly Pre-Disability Earnings, reduced by Deductible income.	66 2/3% of the first \$15,000 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%	70% of the first \$14,286 monthly Pre-Disability Earnings, reduced by Deductible income.	70% of the first \$14,286 monthly Pre-Disability Earnings, reduced by Deductible income during the 12 months of LTD benefit eligibility. After 12 months of LTD eligibility Non-Industrial Disabilities: 70% Industrial Disabilities: 20%	
STD Catastrophic Disability Benefit LTD Terminal Illness 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.	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.	100% of monthly benefit for 12 months when diagnosed with a terminal illness.	During the initial 12 months of Disability, the plan pays up to an additional 30% of the first \$14,286 of monthly Pre-Disability Earnings, not to exceed \$4,286	100% of monthly benefit for 12 months when diagnosed with a terminal illness.	
Maximum Monthly Benefit	\$10,000 (66 2/3% of \$15,000) before reduction by Deductible income.	\$10,000 (66 2/3% of \$15,000) before reduction by Deductible income.	\$10,000 (66 2/3% of \$15,000) before reduction by Deductible income.	\$10,000 (70% of \$14,286) before reduction by Deductible income.	\$10,000 (70% of \$14,286) before reduction by Deductible income.	
Maximum Monthly Benefit Period	24 Months	12 Months	The later of your normal retirement age as defined by Social Security.	12 Months	The later of your normal retirement age as defined by Social Security.	
Minimum Benefit	\$200 per month while receiving sick leave/annual leave for Non-Industrial Disabilities.	\$200 per month while receiving sick leave/annual leave for Non-Industrial Disabilities.	\$200 per month	\$200 per month while receiving sick leave/annual leave for Non-Industrial Disabilities	\$200 per month	
STD Benefit Eligibility Waiting Period LTD Waiting Period	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. During the first 60 days of Disability: <ul style="list-style-type: none"> 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. 	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. During the first 60 days of Disability: <ul style="list-style-type: none"> 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. 	365 days (Premium payments are waived while Disability Benefits are payable)	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. During the first 60 days of Disability: <ul style="list-style-type: none"> You are eligible to receive up to 35% 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. 	365 days (Premium payments are waived while Disability Benefits are payable)	



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Musculoskeletal & Connective Tissue Disorders	No limitation	No limitation	For certain conditions, benefits are limited to 12 months for each period of disability.	No limitation	For certain conditions, benefits are limited to 12 months for each period of disability.
Mental & Nervous Disorders	6 Months per occurrence; 12 Months lifetime	No limitation	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.	No limitation	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.
Drug & Alcohol Use	Benefits limited to 6 months lifetime	Benefits limited to 12 months lifetime	Benefits limited to 6 months lifetime	Benefits limited to 12 months lifetime	Benefits limited to 6 months lifetime
Death Benefit	\$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).	\$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).	\$65,000 Death Benefit (Accidental) fully insured through ReliaStar Life Insurance Company. \$50,000 Death Benefit (Natural) fully self-funded through IBT or PORAC.	\$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).	\$65,000 Death Benefit (Accidental) fully insured through ReliaStar Life Insurance Company. \$50,000 Death Benefit (Natural) fully self-funded through IBT or PORAC.
Monthly Contribution	\$18.50	\$29.70		\$34.00	
30 Day Freeze of Personal Leave Option	N/A	\$31.70		\$36.00	

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.



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