



Insurance & Benefit Trust of PORAC

2026 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	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.	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
LTD Terminal Illness Benefit		100% of monthly benefit for 12 months when diagnosed with a terminal illness.	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 (70% of \$14,286) before reduction by Deductible income.
Maximum Monthly Benefit Period	24 Months	12 Months	12 Months
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
STD Benefit Eligibility 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.	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.	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	During the first 30/60 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. 	During the first 30/60 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. 	During the first 30/60 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.



Navigating life together



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	Short Term Disability (STD) #610008-A	Short Term Disability (STD) #610007-R	Short Term Disability (STD) #610007-P
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 12 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) \$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).
Monthly Contribution	\$19.50	\$34.00	\$38.75
30 Day Freeze of Personal Leave	N/A	\$36.00	\$40.75

Disability plan rates are subject to change by direction of the Insurance and Benefits Trust Board of Trustees. Any increase requires a minimum 60-day notice to the association. Association leadership is responsible to maintain current contact information with PORAC and IBT of PORAC.

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 an Insurance & Benefits Trust of PORAC representative at: (800) 655-6397. CA Lic # 0E39029.

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.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
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