

VAN BUREN PUBLIC SCHOOLS



Plan Design	
Underwriting Offer	Guaranteed Issue
Coverage Type	Off the Job
Benefit Payment Frequency	Weekly
Benefit Amount Range	\$50 through \$1000 per week Not to exceed maximum salary percentage of 60%
Benefit Amount Increments	Employees will have the option of selecting a flat dollar amount in increments of \$25 per week
Elimination Period	Accident – 14 days Sickness – 14 days
Benefit Duration	13 weeks
Pre-Existing Condition Limitation	12 months/12 months
Definition of Disability	Own Occupation
Temporary Recovery	A new eliminated period is not required for employees who return to work for the following number of work days after completing their elimination period and then become disabled again due to the same or related sickness. Plan Option 1: 30 days
Portability (Continuation of Insurance With Premium Payment)	Will be made available on a direct bill basis for terminated and retired employees at active group rates. Upon a change in employment status or termination of the group policy, existing insured employees may retain their coverage, benefit amount and rate structure; subject to the following: <ul style="list-style-type: none"> • premium payment is made directly to MetLife; • Partial Disability Calculation formula - Benefit reduced by 50%

Rehabilitation Incentives and Other Benefits	
Rehabilitation Program Incentive	While disabled and participating in an approved rehabilitation program, the benefit is increased by 10%.
Work Incentive (for Active Employees)	While disabled and working in a limited capacity, employees of the policyholder may receive up to 100% of Pre-disability Earnings.
Family Care Incentive	Reimbursement up to \$100 per week of eligible Family Care Expenses when the employee returns to work or participates in an approved rehabilitation program.

Organ Donor Benefit	10% increase in the weekly benefit if the disability is a result of an Organ Donor Transplant Procedure.
Waiver of Premium	Not Included. Premium payments are required for the time period short term disability benefits are payable.
Mandatory Rehabilitation	Benefits will end if the employee refuses to participate in a required rehabilitation program.
MetLife AdvantagesSM - Services or Discounts added at no additional cost to you or your employees	<p>Will Preparation Services¹</p> <p>As an added benefit your employees will have access to MetLife’s online will preparation services provided by SmartLegalForms to create a binding will, living will or assign a power of attorney.</p> <p>MetLife VisionAccess²</p> <p>As an added benefit your employees will have access to the MetLife VisionAccess discount program. The program provides a discount on eye exams, glasses, and frames, and laser vision correction when visiting a participating private practice.</p> <p>Digital Legacy (MetLife Infinity)³</p> <p>As an added benefit your employees will be able to create an account accessible from web, mobile and tablet devices where they can to upload, store and share digital assets including pictures, videos, audio files and documents. Assets are stored in collections where employees can share with family and friends through scheduled releases now or in the future. An employee can also set up a “trusted” individual who can release collections if the user becomes unable to do so in their future.</p>

MetLife AdvantagesSM Disclaimers

MetLife AdvantagesSM availability may vary by state.

¹WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. The WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

²MetLife VisionAccess is a discount program and not an insured benefit. The program is available at no charge regardless of enrollment in other MetLife benefits as long as the plan sponsor has an active MetLife group product. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. MetLife Vision Access is available to anyone regardless of affiliation with MetLife.

³MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.

Plan Exclusions, Reductions and Limitations

Exclusions	<p>The following exclusions are included in this proposal:</p> <ul style="list-style-type: none"> • War, insurrection, rebellion, or terrorist act; • Active participation in a riot • Intentionally self-inflicted injury • Attempted suicide • Commission of a felony • Elective treatment or procedures
Reduction in Benefits (Offsets)	<p>None</p>
Limited Disability Benefits <i>(state variations apply and certain conditions are excluded from the limitation)</i>	<p>Alcohol, Drug, Substance Abuse or Addiction: 4 weeks and limited to a single period of disability.</p> <p>Mental and Nervous Conditions: 13 weeks per lifetime.</p> <p>For certificates issued in states, other than those noted below, the following conditions are excluded from the Mental and Nervous Condition limitation: neurocognitive disorders, schizophrenia and bipolar I disorder.</p> <p>For certificates issued in CA, CT, NH and NY the following conditions are excluded from the Mental and Nervous Condition limitation: schizophrenia, dementia and organic brain disease.</p>
Limitation for Occupational Disability	<p>We will not pay benefits for any Disability:</p> <ul style="list-style-type: none"> • which happens in the course of any work performed by You for wage or profit; or • for which You are eligible to receive benefits under workers' compensation or a similar law.