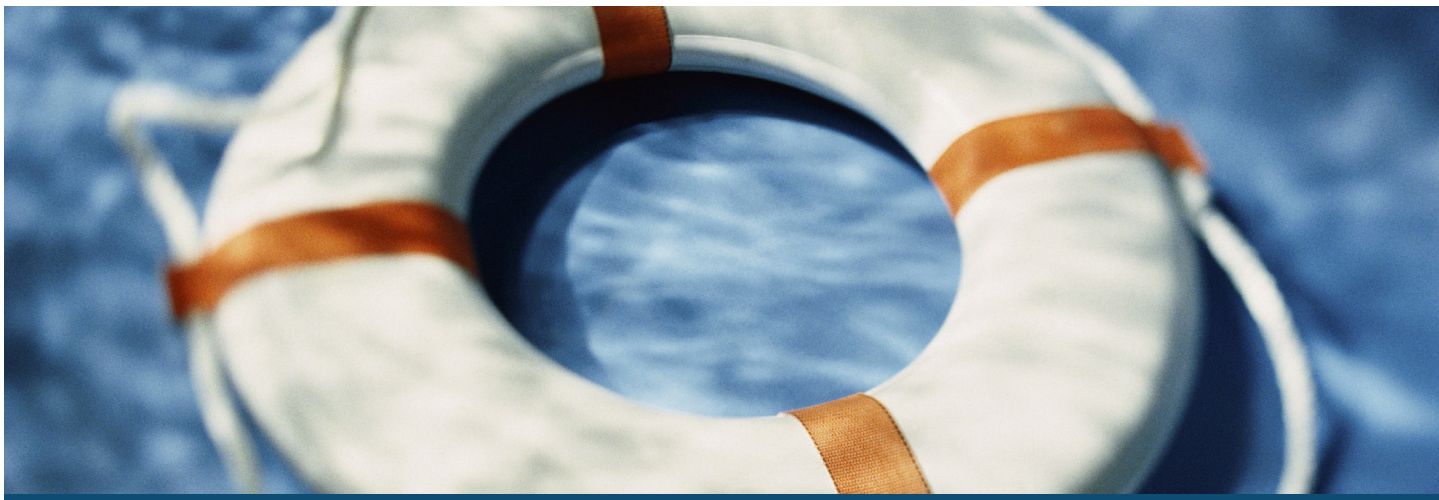


Disability Income Protection



Plan Provider: Metropolitan Life Insurance Company (MetLife)

Your greatest asset is your ability to earn a living. What if you lost your ability to work? You may be eligible to replace a portion of your income if you become disabled due to a covered accident or illness.

You may select the Short-Term Disability Plan (STD) or Long-Term Disability Plan (LTD), or both. These benefits work in conjunction with, and not in addition to, sick leave. Premiums are based on your age and salary and will be updated as these may change.

About the Plan Provider

MetLife underwrites the Short-Term and Long-Term Disability Plans. If you have any questions regarding these plans or need to file a claim, then please call MetLife at 1-800-300-4296 between 8 a.m. and 11 p.m. ET, Monday through Friday.

The Disability Certificate issued by MetLife is available at:
<https://l.sdpbc.net/rn1y1y>

Eligibility

This program is available to employees who:

- Are actively at work
- Work full time or at least 40 hours per week for all regular employees or 18.75 hours per week for those in the CTA bargaining group
- Meet the eligibility requirements of the school District.

You may elect this coverage during the Open Enrollment period or within the first 30 days of your employment date.

Earning/Salary Definition

For the purpose of disability premiums and benefit determinations, earnings or salary includes most year-round supplements limited to:

- Degree supplements
- Complexity level supplements
- Retention supplement (subject to renewal of tax referendum)
- Shift differentials
- Supervisory supplements and certifications
- Other salary included in the District's multiple components of pay

Please refer to the certificate issued by MetLife for further information.

Provisions Affecting the STD and LTD Plans

Elimination Period – The time between the start of the disability and the date the benefit payments begin. This will vary for each person in the STD Plan based on the plan that you choose.

Maternity Benefits – Disability caused by pregnancy is covered the same as sickness, and as with other sicknesses, is subject to both the pre-existing exclusion clause as well as the 7-day, 14-day, or 60-day elimination period during which no benefits are payable (Short-Term Disability only).

Integration – The benefits will be reduced by other sources of income the employee receives. Examples of other sources of income include: retirement benefits, Social Security and workers' compensation. A more detailed explanation is available in the certificate issued to all participants.

Waiver of Premium – This provision applies to LTD disability coverage only, and the premium that is waived is Life Insurance Coverage. You do not pay premiums while disability benefits are payable. Premiums are waived beginning with the next premium due date following the completion of the elimination period, which is usually six months (or when you are notified by MetLife's Claims Department).

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Benefits for Mental Illness, Alcoholism, or Drug Abuse

Benefits are payable for a limited period.

Please refer to the disability certificate issued by MetLife for further information.

Short-Term Disability Plan

The Short-Term Disability (STD) Plan is designed to offer temporary income protection. You have three options from which to choose. Plans provide varying lengths of coverage from 17 to 26 weeks (unless otherwise stated in the disability certificate issued by MetLife). Commencement of benefit and benefit amount depends on which option you choose. Refer to the chart in this section to determine which option best fits your needs. The maximum benefit under this plan is \$2,500 per week. **An employee cannot collect sick pay and STD benefits at the same time.**

Definition of Short-Term Disability

Disabled or disability means that, due to sickness or as a direct result of accidental injury:

- You are receiving appropriate care and treatment and complying with the requirements of such treatment; and
- You are unable to earn more than 80% of your pre disability earnings at your own occupation for any employer; and unable to perform each of the material duties of your own occupation.

If your occupation requires a license, the fact that you lose your license for any reason will not, in itself, constitute disability.

OPTION	DISABILITY		
	% OF WEEKLY INCOME	ACCIDENT	SICKNESS
A	66 2/3 %	1st day*	8th day*
B	60%	15th day*	15th day*
C	60%	61st day*	61st day*

* Except as otherwise stated in the disability certificate issued by MetLife.

Important:

Your premium and any benefit will be based on your salary, which includes:

- (1) Degree supplements;
- (2) Other eligible supplements;
- (3) Complexity level supplements, etc.

Your salary is annualized then divided by 52 to determine your weekly salary.

What's Not Covered

A benefit will not be paid for any disability caused or contributed to by:

- War, whether declared or undeclared, or act of war, insurrection, rebellion, or terrorist act;
- Active participation in a riot;
- Intentionally self-inflicted injury;
- Attempted suicide;
- Commission of or attempt to commit a felony;
- Any injury or illness for which the employee is eligible to receive benefits under workers' compensation or a similar law.

A benefit will not be paid for any disability caused or contributed to by elective treatment or procedures such as:

- Cosmetic surgery or treatment primarily to change appearance;
- Sex-change surgery;
- Reversal of sterilization;
- Liposuction;
- Visual correction surgery;
- In vitro fertilization, embryo transfer procedure, or artificial insemination.

NOTE: Pregnancies and complications from any of these procedures will be treated as a sickness.

When Coverage Ends

Coverage ends on the earliest:

- Date group policy ends;
- Date insurance ends for employee's class;
- End of period for which premium has been paid;
- Date employee ceases to be eligible;
- Date employment ends;
- Date employee retires.

Preexisting Condition

The STD Plan contains a preexisting condition limitation which will not pay benefits for any disability that results from, or is caused or contributed to by, a preexisting condition, unless at the time you became disabled:

- You have not received medical care for the condition for six months while insured under the plan; or,
- You have been continuously insured under the plan for 12 months.

Preexisting Condition Means a Sickness or Accidental Injury for which you

- Received medical treatment, consultation, care, or services;
- Took prescription medication or had medications prescribed.

Disability Income Protection

When to Submit a Short-Term Disability Claim

You should file your claim with MetLife if you anticipate being disabled or are disabled and will be unable to work for a period of time that exceeds the elimination period you selected during enrollment.

How to Submit a Short-Term Disability Claim

You may initiate your claim by calling MetLife's toll-free telephonic claim intake number at 1-800-300-4296 and report your claim. You will not need to submit a paper claim form as MetLife's clinical intake specialist will take your information by phone. However, it will be your responsibility to provide an authorization form to your doctor to be signed/dated and faxed or mailed to MetLife. This allows MetLife to access your medical information in order to process your claim.

Definition of Long-Term Disability

Long-Term Disability begins after Short-Term Disability ends and you are

- Unable to earn more than 60% of your predisability earnings at any gainful occupation for any employer in your local economy; and,
- Unable to perform the duties of any gainful occupation for which you are reasonably qualified taking into account your training, education and experience.

If your occupation requires a license, the fact that you lose your license for any reason will not, in itself, constitute disability.

When to Submit a Long-Term Disability Claim

If you are enrolled for STD, the transition process to LTD is automated – you do not need to file a separate claim form.

If you are not enrolled in the STD Plan and have enrolled in the LTD Plan only, you should file your claim with MetLife halfway through your LTD elimination period (on or around the 90th day).

Recurrent Disability

A recurrent disability is a disability that is related to, or due to, the same cause or causes of a prior disability for which a weekly benefit was paid. If you return to Active Work after you begin to receive Weekly Benefits, we will consider you to have recovered from your disability. If you return to Active Work for a period of 90 days or less, and then become disabled again due to the same or related sickness or accidental injury, we will not require you to complete a new Elimination Period. For the purpose of determining your benefits, we will consider such disability to be a part of the original disability and will use the same predisability earnings and apply the same terms, provisions and conditions that were used for the original disability.

Disability Income Protection

Long-Term Disability Plan

The Long-Term Disability (LTD) Plan is designed to offer financial protection for you and your family. Features include:

- a benefit amount of up to 60% of your predisability monthly Salary;
- the greater of the Short Term Disability Maximum Benefit Period or 180 Days
- a minimum monthly benefit of the greater of \$100 or 10% of the benefit based on monthly income loss before the deduction of other income benefits; and,
- a maximum monthly benefit amount of \$12,500.

How to Submit a Long-Term Disability Claim

If you are enrolled in STD and switch to LTD, the transition process for a claim is automated by MetLife's claim system. A separate LTD claim form is not needed if you have already filed a claim under the STD plan during the transition. However, you must complete a claimant questionnaire. It is required and requests information about other income/offset information, past work experience/education and medical providers. MetLife may also obtain additional information from the School District of Palm Beach County.

If you did not enroll in the Short-Term Disability plan and have enrolled in the Long-Term Disability plan only, you may file a claim telephonically by calling MetLife at 800-300-4296.

What Benefits are Included in Long-Term Disability?

AGE ON DATE OF YOUR DISABILITY	BENEFIT PERIOD
Less than 63	The Later of your Normal Retirement Age or 42 months
63	The Later of your Normal Retirement Age or 36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

If you become disabled, the following benefits can help until you get back to full-time work.

Work Incentive Benefit – When a medical provider states specific medical restrictions, MetLife's Rehabilitation team will work with employees who cannot do their own job, assisting them to be employable. During this time, if approved, a portion of benefits may be payable.

Rehabilitation and Return to Work Assistance – MetLife vocational rehabilitation experts provide qualified employees with formalized assessment and planning as well as financial support to help you return to productive, independent lifestyles. Monthly benefit is increased by 10 percent while participating in a MetLife approved rehabilitation program.

Moving Expense Incentive – Claimants may be reimbursed for expenses associated with moving to a new residence if recommended as part of an approved MetLife rehabilitation — no dollar maximum or minimum distance requirement.

Worksite Modification Benefit – Assists the School District of Palm Beach County with the cost of making job modifications/accommodations and supports compliance with the American with Disabilities Act (ADA). The job modifications/accommodations have no stated dollar maximum or number of occurrences limit.

Worksite Modification Benefit and Survivor Benefit – Up to \$400 for a child, under age 13, whose care is being provided by a licensed child care provider who may not be a member of your immediate family or living in your residence while employee is participating in approved MetLife Rehabilitation Program. Cannot be paid after the maximum benefit period ends.

Survivor Benefit – If you were receiving a monthly disability benefit at the time of your death, we will pay a survivor income benefit, when we receive proof satisfactory to us:

1. Of your death; and
2. That the person claiming the benefit is entitled to it.

Designated Beneficiary – We must receive the satisfactory proof for survivor income benefits within one year of the date of your death. In the event of death while disabled, and the employee was entitled to receive Monthly Benefits, MetLife will pay a benefit amount equal to 3 times the lesser of:

- the Monthly Benefit employee receives for the calendar month immediately preceding death,
- the Monthly Benefit employee was entitled to receive for the month they died, if the employee dies during the first month that Disability benefits are payable,

according to the following order:

1. Your Spouse, if alive;
2. Your child(ren), if there is no surviving Spouse;
3. Your estate, if there is no such surviving child.

However, we will first apply the survivor income benefit to any overpayment which may exist on your claim.

NOTE: These product descriptions do not constitute an insurance certificate or policy. The information provided is intended only to assist in the selection of benefits. Final determination of benefits, exact terms and exclusion of coverage for each benefit plan are contained in certificates of insurance issued by the participating insurance companies.

Certificate(s) of coverage for your insurance benefits are available to you online throughout the year. A hard copy of these certificates will not be mailed to you automatically. Your Certificate(s) of coverage are document(s) issued by the insurance company for benefits registered with the state of Florida.

To view or print a copy of a certificate of coverage, visit:
<https://l.sdpbc.net/rn1y1>

Disability Income Protection

DISABILITY INCOME PROTECTION PROGRAM RATES:

24 Payroll Deductions Per Year For Employees

How to Estimate Payroll Deduction Based on 24 Payroll Deductions Per Year (for Employees Receiving 26 Payroll Checks Per Year)

1. Enter Annual Salary
2. Divide by 100
3. Multiply by your appropriate rate below
4. Divide by number of payroll deductions/year

SHORT-TERM

LONG-TERM

\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____

Example:

A. Enter Annual Salary

\$20,000.00

\$20,000.00

B. Divide by 100

\$200.00

\$200.00

C. Multiply by your appropriate rate below
(\$0.611 for STD / \$0.317 for LTD)

\$122.20

\$63.40

D. Divide by 24 (number of payroll deductions/yr)

\$5.09

\$2.64

SHORT-TERM DISABILITY MONTHLY RATES

Rates per \$100 of Covered Payroll

EMPLOYEE'S AGE	OPTION A	OPTION B	OPTION C
54 & Under	\$0.611	\$0.423	\$0.334
55 - 59	\$0.804	\$0.548	\$0.438
60 - 64	\$0.923	\$0.628	\$0.503
65 & Over	\$1.122	\$0.771	\$0.611

LONG-TERM DISABILITY MONTHLY RATES

EMPLOYEE'S AGE	RATES PER \$100 OF COVERED PAYROLL
24 & Under	\$0.037
25 - 29	\$0.048
30 - 34	\$0.074
35 - 39	\$0.121
40 - 44	\$0.169
45 - 49	\$0.227
50 - 54	\$0.317
55 - 59	\$0.369
60 & Over	\$0.385

Please contact the Benefits Office for the 22 Payroll Deduction Rates