

Disability Insurance

Coverage that can help protect your income when you are unable to work due to illness or injury.

Explore the coverage that helps you protect your income and your lifestyle

What is the difference between Short Term and Long Term Disability insurance?

Short Term Disability (STD) insurance helps you replace a portion of your income during the initial weeks of a Disability and pays a weekly benefit.

Long Term Disability (LTD) insurance helps replace a portion of your income for an extended period of time and pays a monthly benefit.

Eligibility Requirements

Short Term Disability:

- Non-exempt employees are covered under a salary continuation plan that pays 60% of your base weekly earnings for up to 26 weeks of disability. The maximum benefit is \$2,000 per week. This plan is self-insured by Analog and administered by MetLife.
- Exempt employees are covered under a salary continuation plan that continues your base salary for up to 26 weeks of disability. This plan is self-insured by Analog and administered by MetLife.

Some short-term disability payments are offset by the benefits you receive through a state-sponsored program, such as the California State Disability Insurance Program (SDI).

Coverage for both non-exempt and exempt employees under the short-term disability (STD) plans is provided by Analog at no cost to you.

Long Term Disability: All employees working at least 30 hours per week are eligible to participate. An Employee who does not have regular work hours is deemed eligible if he or she has worked at least an average of 30 hours per week during the preceding 12 calendar months.

Regardless of your employment status, you are eligible for long-term disability (LTD) benefits, as follows:

- **Basic LTD:** If your disability lasts longer than 26 weeks and you are approved for LTD benefits, the LTD Plan pays 60% of your monthly earnings, offset by other group disability benefits. The maximum basic benefit is \$6,000 per month. This benefit is fully company-paid.
- **Supplemental LTD:** If your base salary is more than \$120,000, you may purchase additional LTD coverage, up to a maximum combined basic and supplemental benefit of \$18,000 per month. This benefit is fully paid by you.

How is “Disability” defined under your Plan?

Generally, you are considered disabled and eligible for benefits if, due to sickness, pregnancy or accidental injury, for which you are receiving appropriate care and treatment from a Doctor on a continuing basis and, for short term benefits, up to a maximum of 26 weeks you are unable to earn more than 60% of your predisability earnings at your own occupation in your local economy; or, for long term benefits, you are unable to earn more than 60% of your predisability earnings or Indexed predisability earnings at your own occupation for any employer in your local economy.

For a complete description of this and other requirements that must be met, refer to the Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

What is the benefit amount?

Long Term Disability:

Benefits begin to accrue on the date following the day you complete the elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. Your elimination period for Long Term Disability is 180 days.

Your plan's maximum benefit duration and any specific limitations are described in the Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

Additional Disability Plan Benefits: Coverage with Your Best Interests in Mind...

When you are ill or injured for a long time, MetLife believes you need more than a supplement to your income. That's why we offer return-to-work services, and assistance in obtaining Social Security Disability Benefits to help you get the maximum benefits from your coverage. (Please note — this assistance is only offered if you are approved for LTD benefits).

Services to Help You Get Back to Work Can Include:

Nurse Consultant or Case Manager Services: Specialists who personally contact you, your doctor and your employer to coordinate an early return-to-work plan when appropriate.

Vocational Analysis: Help with identifying job requirements and determining how your skills can be applied to a new or modified job with your employer.

Job Modifications/Accommodations: Adjustments (e.g., redesign of work station tools) that enable you to return to work.

Retraining: Development programs to help you return to your previous job or educate you for a new one.

Financial Incentives: Allow you to receive Disability benefits or partial benefits while attempting to return to work.

The Services of Social Security Specialists: Once you are approved for Disability benefits, MetLife can help you obtain Social Security Disability benefits. Our specialists can guide you through the initial application and appeals processes, and may also help you access assistance from attorneys or vendors to pursue Social Security benefits. (Please note – this assistance is only offered if you are approved for LTD benefits).

Questions & Answers

Q. [Can I still receive benefits if I return to work part time?](#)

A. **Maybe.** As long as you are disabled and meet the terms of your Disability plan, you may qualify for adjusted Disability benefits.

Your plan offers financial and Rehabilitation incentives designed to help you to return to work when appropriate, even on a part-time basis when you participate in an approved Rehabilitation Program.

Under Short Term Disability, while disabled, you may receive up to 100% of your predisability earnings when combining benefits, Rehabilitation Incentives, other income sources such as Social Security Disability Benefits and state Disability benefits, and part-time earnings. (Please note – the Social Security Disability Benefit assistance is only offered if you are approved for LTD benefits).

Under Long Term Disability, for the first 24 months of LTD benefits you may receive up to 100% of your predisability earnings when combining benefits, work incentives, other income sources such as SSDI benefits, and part-time earnings. After the first 12-month period, your monthly benefit will be reduced by 50% of your predisability earnings while disabled. However, if the total amount you receive when combining benefits, work incentives, other income sources such as SSDI benefits, state disability benefits, and part-time earnings exceeds 100% of your predisability earnings, your monthly benefit will be further reduced by that portion of the total amount you receive which exceeds 100% of your predisability earnings.



Q. Are there any exclusions for Pre-Existing Conditions?

A. Yes. For the first 12 months your plan may not cover a sickness or accidental injury that arose in the months prior to your participation in the plan. Thereafter, provided you remain disabled, the sickness or accidental injury may be covered. A complete description of the pre-existing condition exclusion is included in the Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

A. Yes. Your plan may not cover a disability due to sickness or accidental injury for which you received treatment in the months prior to your participation in the plan. A complete description of the pre-existing condition exclusion is included in the Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

Q. Are there any exclusions to my coverage?

A. Yes. Under Short Term and Long Term Disability coverage your plan does not cover any Disability which results from or is caused or contributed to by:

- War, insurrection or rebellion;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Committing a felony.

Q. Are there any limitations to my coverage?

A. For Long Term Disability, limited benefits apply for specific conditions:

If you are disabled due to alcohol, drug or substance abuse or addiction, we will limit your disability benefits to a lifetime maximum , of Disability for 24 months. During Your Disability, we require you to participate in an alcohol, drug or substance abuse or addiction recovery program recommended by a physician.

Benefits will end at the earliest of

- The date you receive 24, months of disability benefit payments;
- The date you cease or refuse to participate in the recovery program referred above; or
- The date you complete such recovery program.

If you are disabled due to mental or nervous disorders or diseases, we will limit your Disability benefits to a lifetime maximum, equal to the lesser of:

- 24 months; or
- The Maximum Benefit Period.

If your Disability is due to alcohol, drug or substance addiction, we require you to participate in an alcohol, drug or substance addiction recovery program recommended by a physician. We will end Disability benefit payments at the earliest of the period described above or the date you cease, refuse to participate, or complete such recovery program.

If you are confined in a Hospital or Mental Health Facility at the end of the period shown above for which benefits are to be paid, we will continue Your Monthly Benefits until the end of Your Hospital or Mental Health Facility confinement.

Other limitations or exclusions to your coverage may apply. Please review your Summary Plan Description provided by your Employer for specific details or contact your benefits administrator with any questions.

Q. I already have employer-provided coverage. Can I purchase additional coverage?

A. If your base salary is more than \$120,000 per year and you elect to purchase supplemental coverage (up to 60% of pay or \$18,000 per month, basic and supplemental coverage combined, whichever is less), a separate pre-existing condition restriction will apply to the portion of your coverage that exceeds \$6,000 per month. If a pre-existing condition leads to your disability during the first 12 months you are covered by the Supplemental LTD plan, your disability will not be covered. If a pre-existing condition results in your disability and your date of disability occurs more than 12 months after your effective date of coverage, the disability will be covered.

The "Plan Benefits" provides only a brief overview of the LTD and STD plans. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance/Summary Plan Description. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

Long Term Disability ("LTD") and Short Term Disability ("STD") coverages are provided under a group insurance policy (Form GPNP99) issued to your employer by MetLife. This LTD and STD coverages terminates when your employment ceases, when you cease to be an eligible employee, when your LTD and STD contributions cease (if applicable) or upon termination of the group contract by your employer. Like most group insurance policies, MetLife's group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

- 1 Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources, where permitted to do so.
- 2 Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of this disability insurance. You should seek advice based on your particular circumstances from an independent tax advisor.