

# **STD Plan Highlights**

## **Eastern Michigan University**

### **Campus Police**

#### **Who is eligible?**

All active **full-time and half-time** employees working at least **20** hours per week are eligible to participate in the STD plan on the first day of the month following three (3) months of regular employment.

#### **What is "Disability"?**

"Disability" or "Disabled" means that, due to sickness, pregnancy or accidental injury, you:

1. are receiving Appropriate Care and Treatment from a Doctor on a continuing basis; and
2. are unable to earn more than 80% of your Pre-disability Earnings at your Own Occupation for any employer in your Local Economy.

#### **What is the benefit amount?**

The Short Term Disability benefit replaces **60% of your gross weekly earnings**, less income you may receive from other sources.

The maximum weekly benefit is **\$1,500**.

#### **When do benefits begin and how long do they continue?**

Benefits are payable following an elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait after being disabled before you are eligible to receive a benefit. Elimination periods are as follows:

Accidental injury: **7 days**

Sickness and Pregnancy: **7 days**

Benefits continue for as long as you are disabled up to a maximum duration of **13 weeks** of continuous disability.

# STD Plan Highlights *(continued)*

## **Can I return to work part-time and still receive a benefit?**

Yes. The STD plan provides financial incentives for you to return to work, even on a part-time basis. You may receive up to 100% of your pre-disability earnings when combining benefits, Rehabilitation Incentives, Family Care Expense reimbursements, & part-time earnings.

If you are participating in an approved Rehabilitation Program, you may also be eligible to receive the Rehabilitation Incentive and/or Family Care Expense reimbursement. The Rehabilitation Incentive provides a 10% increase in the weekly benefit. The Family Care Expense reimbursement\* provides up to \$60 per week reimbursement for eligible expenses, such as child care, following the 4<sup>th</sup> week of disability. *(\*Not available in New York. In New Jersey, Family Care Expense reimbursement only for child care.)*

## **Does the plan have limitations and exclusions?**

Yes. For example, no benefits are payable for a disabling injury or sickness 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 any Workers' Compensation or any similar law. Disability is excluded from coverage if due to: war, insurrection, or rebellion; active participation in a riot; intentionally self-inflicted injuries or attempted suicide; or the commission of a felony.

This "Plan Highlights" provides only a brief overview of the STD plan. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the employee booklet. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

Short-Term Disability ("STD") coverage is provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. This STD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your STD contributions cease (if applicable) or upon termination of the group contract by your employer. The group policy and your coverage may be discontinued by MetLife for non-payment of premium or if participation requirements are not met or if the number of lives falls below ten. Like most group insurance policies, MetLife group policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force.

Metropolitan Life Insurance Co., NY,NY  
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