

Disability Benefits

Insuring your income. Protecting your financial security.



MetLife

You still need to meet
your commitments if you
stop earning an income.





You've worked hard to provide your family with a comfortable lifestyle. But what if you couldn't earn a steady income due to illness or injury? Would you have the money it takes to pay your most essential living expenses? With disability coverage, you'll have help to replace a portion of your income when you can't work.

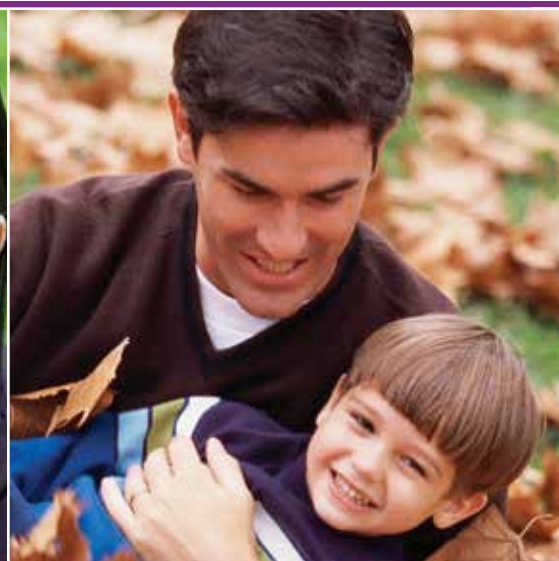


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Please enroll online thru Miami-Dade County's site.

Dear Miami-Dade County Employees:

Most of us put a good deal of thought into our future. That's why we make plans.

Planning for the possibility of income loss makes good sense because your current income pays your monthly bills, your mortgage or rent and even well-deserved vacations. That's why it's important to consider the consequences ***if an illness or injury left you unable to work. Ask yourself: would you be able to cover your essential living expenses without a steady income?***

If you have people who depend on your income – or you depend on your income – you should consider disability insurance as part of your financial plan. After all, you may be surprised to learn that social security benefits are not available if you are expected to be out of work for less than a year.¹ That's why MetLife is offering you options to create your own safety net to help protect your family's financial security.

Disability coverage helps protect a valuable asset: your income.

Short Term Disability insurance replaces a portion of your income for maternity leaves, illnesses and injuries with shorter durations and **Long Term Disability** insurance helps replace a portion of your lost income for extended illnesses or injuries. Both are great ways to get the protection you need against life's unexpected events.

It's easy to choose coverage designed to help protect your family. Here's all you do:

- Review the information in this booklet that contains details on your group disability insurance plan.
- Find the level of coverage you want, and select the option that works for you.

Your premium will be paid through convenient payroll deductions. It's just one more way we can help make protecting your family easier for you. **Be sure to enroll before the enrollment period ends.**

Sincerely,

MetLife

¹ 2011, Social Security Administration Website, <http://www.ssa.gov/pubs/10029.htm>, June, 2013.

As a reminder, like most group insurance policies, MetLife group policies contain certain exclusions, limitations, exceptions, reductions, waiting periods and terms for keeping them in force. Please contact MetLife for details about costs and coverage.

Understanding Your Disability Insurance Plan (continued)

Disability insurance replaces a portion of your income when you can't work.

Did you know that 60% of employees are very concerned about having enough money to pay bills during a sudden income loss¹? If you were unable to work due to illness or injury, disability insurance could help pay your most essential living expenses, including food, utilities, school tuition, home and car payments.

The risk of a disability during your working years may be greater than you think.

The risk of suffering a disabling illness or injury may be more likely than you realize. In fact, the average 20-year-old is twice as likely to become disabled as die before age 67.² Disability insurance can help you maintain a steady stream of income when you can't work due to illness or injury.

You may not be able to count on Social Security Disability Insurance (SSDI).

If you become disabled, you must meet all of these conditions in order to receive SSDI benefits:³

- You cannot do work that you did before;
- You cannot adjust to other work because of your medical condition(s); and
- Your disability has lasted or is expected to last for at least one year or to result in loss of life.

Because of this strict definition of disability, approximately 65% of initial claims are denied.⁴ Without disability insurance, you will likely be forced to use your savings to cover essential living expenses. Even if you are able to qualify for social security disability insurance, the average monthly benefit payment is only \$1,110 and is taxed as income.⁵

Review the likely alternatives if you become too ill or injured to work.

Options	Potential Risks
Use your savings	Depending on the amount of funds you've put aside, you could run out of money very quickly.
Sell property or assets	Fluctuating market values could potentially leave you with an even greater financial loss.
Live on your spouse's income	A single income may not be enough to cover all of your expenses.
Borrow money	You risk putting a large financial burden on your friends and family.

Disability insurance helps provide you with the financial security you need.

Have confidence knowing that MetLife will be part of your financial safety net if you are suddenly unable to work.

Your Disability benefits:

- Protect you from the impact of lost income.

Understanding Your Disability Insurance Plan (continued)

- Help you get back to work with additional benefits to assist in your transition.

Your disability coverage includes several Rehabilitation Incentives which were designed to assist you in getting back to work. The Rehabilitation Incentives include:

- **Rehabilitation Benefit** — You can increase the amount of your disability benefit by as much as 10% when you participate in a MetLife approved Rehabilitation Program.
- **Family Care Benefit** — You can get reimbursed for eligible expenses incurred for each family member, such as child care, if you work or participate in a MetLife approved Rehabilitation Program.
- **Work Benefit** — You may receive up to 100% of your pre-disability earnings when combining the disability benefit, return-to-work earnings, Rehabilitation Incentives and other income benefits such as State Disability Benefits and Social Security Disability Benefits.
- **Moving Expense Benefit** -- You may be reimbursed for moving expenses to a new residence if the move is recommended as part of MetLife approved Rehabilitation Program.

MetLife stands by you to help you prepare your financial safety net.

If you have any questions about the options that are available to you or how to enroll, contact your benefits administrator or MetLife.

Like most group disability income policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative for complete costs and details.

1 2012, 10th Annual MetLife *Study of Employee Benefits Trends*

2 Social Security Fact Sheet, 2012

3 <http://www.socialsecurity.gov/dibplan/dqualify4.htm>, accessed May 22, 2013

4 Actuarial Publications, <http://www.ssa.gov/oact/STATS/dibStat.html>, accessed May 22, 2013

5 Monthly Statistical Snapshot, March 2012, Released April 2012. http://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/

Miami-Dade County Disability Plan Benefits

Original Plan Effective Date: January 1, 2007

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 can help 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:

All active full-time employees working at least 60 hours bi-weekly are eligible to participate.

Long Term Disability:

All active full-time employees working at least 60 hours bi-weekly are eligible to participate.

How is “Disability” defined under the Plan?

Generally, you are considered disabled and eligible for short term and long term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with your requirements of treatment and for STD you are unable to earn more than 80% of your predisability earnings at your own occupation and for LTD you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer in your Local economy.

Following the Own Occupation period for LTD, you are considered disabled if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with your requirements of treatment and you are unable to earn 80% of your predisability earnings at any gainful occupation for which you are reasonably qualified taking into account your training, education and experience. For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance provided by your Employer.

What is the benefit amount?

Short Term Disability:

The Short Term Disability benefit replaces a portion of your predisability earnings, less other income that was actually paid to you during the same Disability from other sources¹ (e.g., state disability benefits, no-fault auto laws, sick pay, vacation pay, etc.). The Benefit amount is 60% of your predisability weekly earnings; subject to the plans' maximum weekly benefit of \$500 (Low Option); or \$1,000 (High Option).

Long Term Disability:

The Long Term Disability benefit replaces a portion of your predisability monthly earnings, less other income you may receive from other sources¹ during the same Disability (e.g., Social Security, Workers' Compensation, vacation pay, etc.). The Benefit amount is 60% of your predisability monthly earnings for the \$2,000 monthly plan (Low Option); and for the \$4,000 monthly plan (High Option). The Benefit amount is 66.67% of your predisability monthly earnings for the \$7,000 monthly plan (Premier Option).

What is the maximum monthly benefit?

The amount of the Long Term Disability benefit may not exceed the maximum monthly benefit established under the plans, regardless of your annual salary amount. The maximums under these plans are \$2,000 (Low Option); \$4,000 (High Option); or \$7,000 (Premier Option). If your salary exceeds the following: \$3,333 (Low Option); \$6,667 (High Option); or \$10,500 (Premier Option), your LTD benefit will be limited to this maximum.

When do benefits begin and how long do they continue?

Short Term Disability:

Benefits begin after the end of 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. The elimination periods are as follows:

For Injury: (for both the Low and High Options) - the greater of 14 days or the expiration of all sick leave, sick pool or annual leave. Annual leave will automatically be used unless the employee submits a written request to The County to waive its use.

For Sickness (includes pregnancy): (for both the Low and High Options) - the greater of 14 days or the expiration of all sick leave, sick pool or annual leave. Annual leave will automatically be used unless the employee submits a written request to The County to waive its use.

Benefits continue for as long as you are disabled up to a maximum duration of 26 weeks of Disability.

PLEASE NOTE: IF YOU ENROLL IN THE PREMIER OPTION FOR LONG TERM DISABILITY YOU WILL NOT BE ELIGIBLE TO ENROLL IN EITHER STD OPTION.

Long Term Disability:

Benefits begin after the end of 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: (for the Low and High Options) – the greater of 180 days or the expiration of all sick leave, sick pool, or annual leave. Annual leave will automatically be used unless the Employee submits a written request to The County to waive its use.

Your elimination period for Long Term Disability is: (for the Premier Option) – the greater of 90 days or the expiration of all sick leave and sick pool.

Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance provided by your Employer.

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 financial incentives and assistance 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 physician 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.

Answers to Some Important Questions...

Q. *Can I still receive benefits if I return to work part time?*

A. Yes. 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. 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.

Under Short Term Disability coverage and Long Term Disability coverage you can get a 10% increase in your weekly benefit with the Rehabilitation Incentive. If you work or participate in a rehabilitation program while disabled, following the 4th weekly benefit payment, the Family Care Incentive provides reimbursement up to \$400 per month for eligible expenses, such as child care. You may be eligible for the Moving Expense Incentive if you incur expenses in order to move to a new residence recommended as part of the Rehabilitation Program. Expenses must be approved in advance.

Q. *Are there any exclusions for pre-existing conditions?*

A. Yes. For **Long Term Disability only** the first 12 months your plan may not cover a sickness or accidental injury that arose in the 3 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 Certificate of Insurance provided by your Employer.

Q. *Are there any exclusions to my coverage?*

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

- Elective treatment or procedures, such as cosmetic surgery, sex-change surgery, reversal of sterilization, liposuction, visual correction surgery, in-vitro fertilization, embryo transfer procedure, artificial insemination or other specific procedures.

However, pregnancies and complications from any of these procedures will be treated as a sickness.

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, whether declared or undeclared, or act of war, insurrection, rebellion or terrorist act;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide; or
- Commission of or attempt to commit a felony.

Additionally, no payment will be made for a Disability caused or contributed to by any injury or sickness for which you are entitled to benefits under Workers' Compensation or a similar law.

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 one occurrence for a lifetime maximum of Disability for 12 months (Low and High Options) or 24 months (Premier Option). 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 12 months (Low and High Options) or 24 months (Premier Option) 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 one occurrence for a lifetime maximum equal to the lesser of:

- 12 months (Low and High Option) or 24 months (Premier Option); or
- The Maximum Benefit Period.

Your Disability benefits will be limited as stated above for mental or nervous disorder or disease except for:

- schizophrenia;
- dementia; or
- organic brain disease.

Other limitations or exclusions to your coverage may apply. Please review your Certificate of Insurance provided by your Employer.

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. 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 terminate 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.

Miami-Dade County Disability Plan Contribution Worksheet

This worksheet allows you to approximate your bi-weekly contributions for Short Term Disability (STD) and Long Term Disability (LTD) coverage effective January 1, 2014. Contribution amounts are based on gross weekly income for STD and gross monthly income for LTD. Actual contributions will be calculated by the payroll system.

STD Example: Both Options

Short Term Disability Contribution:

A. Annual Earnings =	\$ 30,000	A. Annual Earnings =	\$
B. Weekly Earnings = <i>(A divided by 52)</i>	\$ 576.92	B. Weekly Earnings = <i>(A divided by 52)</i>	\$
C. Weekly Benefit = <i>(B x 60%)</i>	\$ 346.15	C. Weekly Benefit = <i>(B x 60%)</i>	\$
D. Value Per \$100 = <i>(C divided by 100)</i>	3.462	D. Value Per \$10 = <i>(C divided by 10)</i>	
E. Estimated Bi-weekly Contribution <i>(D multiplied by 1.20)</i>	\$ 4.15	E. Estimated Bi-weekly Contribution = <i>(D multiplied by the applicable rate)</i>	\$

LTD Example: Low Option

Long Term Disability Contribution:

A. Annual Earnings =	\$ 30,000	A. Annual Earnings =	\$
B. Monthly Earnings = <i>(A divided by 12)</i>	\$ 2,500	B. Monthly Earnings = <i>(A divided by 12)</i>	\$
C. Value Per \$100 = <i>(B divided by 100)</i>	25.00	C. Value Per \$100 = <i>(B divided by 100)</i>	
D. Estimated Bi-weekly Contribution <i>(C multiplied by 0.192)</i>	\$ 4.80	D. Estimated Bi-weekly Contribution = <i>(C multiplied by the applicable rate)</i>	\$

LTD Example: High Option

Long Term Disability Contribution:

A. Annual Earnings =	\$ 30,000	A. Annual Earnings =	\$
B. Monthly Earnings = <i>(A divided by 12)</i>	\$ 2,500	B. Monthly Earnings = <i>(A divided by 12)</i>	\$
C. Value Per \$100 = <i>(B divided by 100)</i>	25.00	C. Value Per \$100 = <i>(B divided by 100)</i>	
D. Estimated Bi-weekly Contribution <i>(C multiplied by 0.230)</i>	\$ 5.75	D. Estimated Bi-weekly Contribution = <i>(C multiplied by the applicable rate)</i>	\$

LTD Example: Premier Plan***Long Term Disability Contribution:**

A. Annual Earnings =	\$ 30,000	A. Annual Earnings =	\$
B. Monthly Earnings = <i>(A divided by 12)</i>	\$ 2,500	B. Monthly Earnings = <i>(A divided by 12)</i>	\$
C. Value Per \$100 = <i>(B divided by 100)</i>	25.00	C. Value Per \$100 = <i>(B divided by 100)</i>	
D. Estimated Bi-weekly Contribution <i>(C multiplied by 0.32)</i>	\$ 8.00	D. Estimated Bi-weekly Contribution = <i>(C multiplied by the applicable rate)</i>	\$

*NOTE: IF YOU CHOOSE TO ENROLL IN THE LTD PREMIER PLAN YOU CANNOT ENROLL IN EITHER OF THE STD OPTIONS (LOW OR HIGH PLANS).



Our Privacy Notice

We know that you buy our products and services because you trust us. This notice explains how we protect your privacy and treat your personal information. It applies to current and former customers. "Personal information" as used here means anything we know about you personally.

Plan Sponsors and Group Insurance Contract Holders

This privacy notice is for individuals who apply for or obtain our products and services under an employee benefit plan, or group insurance or annuity contract. In this notice, "you" refers to these individuals.

Protecting Your Information

We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our outside service providers must also protect it, and use it only to meet our business needs. We also take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.

Collecting Your Information

We typically collect your name, address, age, and other relevant information. We may also collect information about any business you have with us, our affiliates, or other companies. Our affiliates include life, car, and home insurers. They also include a bank, a legal plans company, and securities broker-dealers. In the future, we may also have affiliates in other businesses.

How We Get Your Information

We get your personal information mostly from you. We may also use outside sources to help ensure our records are correct and complete. These sources may include consumer reporting agencies, employers, other financial institutions, adult relatives, and others. These sources may give us reports or share what they know with others. We don't control the accuracy of information outside sources give us. If you want to make any changes to information we receive from others about you, you must contact those sources.

We may ask for medical information. The Authorization that you sign when you request insurance permits these sources to tell us about you. We may also, at our expense:

- Ask for a medical exam
- Ask for blood and urine tests
- Ask health care providers to give us health data, including information about alcohol or drug abuse

We may also ask a consumer reporting agency for a "consumer report" about you (or anyone else to be insured). Consumer reports may tell us about a lot of things, including information about:

- Reputation
- Driving record
- Finances
- Work and work history
- Hobbies and dangerous activities

The information may be kept by the consumer reporting agency and later given to others as permitted by law. The agency will give you a copy of the report it provides to us, if you ask the agency and can provide adequate identification. If you write to us and we have asked for a consumer report about you, we will tell you so and give you the name, address and phone number of the consumer reporting agency.

Another source of information is MIB Group, Inc. ("MIB"). It is a non-profit association of life insurance companies. We and our reinsurers may give MIB health or other information about you. If you apply for life or health coverage from another member of MIB, or claim benefits from another member company, MIB will give that company any information that it has about you. If you contact MIB, it will tell you what it knows about you. You have the right to ask MIB to correct its information about you. You may do so by writing to MIB, Inc., 50 Braintree Hill, Suite 400, Braintree, MA 02184-8734, by calling MIB at (866) 692-6901 (TTY (866) 346-3642 for the hearing impaired), or by contacting MIB at www.mib.com.

Using Your Information

We collect your personal information to help us decide if you're eligible for our products or services. We may also need it to verify identities to help deter fraud, money laundering, or other crimes. How we use this information depends on

what products and services you have or want from us. It also depends on what laws apply to those products and services. For example, we may also use your information to:

- administer your products and services
- perform business research
- market new products to you
- comply with applicable laws
- process claims and other transactions
- confirm or correct your information
- help us run our business

Sharing Your Information With Others

We may share your personal information with others with your consent, by agreement, or as permitted or required by law. For example, we may share your information with businesses hired to carry out services for us. We may also share it with our affiliated or unaffiliated business partners through joint marketing agreements. In those situations, we share your information to jointly offer you products and services or have others offer you products and services we endorse or sponsor. Before sharing your information with any affiliate or joint marketing partner for their own marketing purposes, however, we will first notify you and give you an opportunity to opt out.

Other reasons we may share your information include:

- doing what a court, law enforcement, or government agency requires us to do (for example, complying with search warrants or subpoenas)
- telling another company what we know about you if we are selling or merging any part of our business
- giving information to a governmental agency so it can decide if you are eligible for public benefits
- giving your information to someone with a legal interest in your assets (for example, a creditor with a lien on your account)
- giving your information to your health care provider
- having a peer review organization evaluate your information, if you have health coverage with us
- those listed in our “Using Your Information” section above

HIPAA

We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. If you have dental, long-term care, or medical insurance from us, the Health Insurance Portability and Accountability Act (“HIPAA”) may further limit how we may use and share your information.

Accessing and Correcting Your Information

You may ask us for a copy of the personal information we have about you. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing listing the account or policy numbers with the information you want to access. For legal reasons, we may not show you anything we learned as part of a claim or lawsuit, unless required by law.

If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing, and we will include your statement whenever we give your disputed information to anyone outside MetLife.

Questions

We want you to understand how we protect your privacy. If you have any questions about this notice, please contact us. When you write, include your name, address, and policy or account number.

Send privacy questions to:

MetLife Privacy Office, P. O. Box 489, Warwick, RI 02887-9954
privacy@metlife.com

We may revise this privacy notice. If we make any material changes, we will notify you as required by law. We provide this privacy notice to you on behalf of these MetLife companies:

Metropolitan Life Insurance Company
General American Life Insurance Company
SafeHealth Life Insurance Company

MetLife Insurance Company of Connecticut
SafeGuard Health Plans, Inc.



Your disability benefits are an important part of your personal benefits planning. At MetLife, we understand how important it is for you to create your own safety net to protect you and your family. When you choose MetLife, you choose a company that is committed to help you meet your benefits needs. And we have the experience to understand what matters most to you. That's why we provide you access to a knowledgeable service team with the expertise necessary to assist you when you need them the most.

For more information on MetLife disability coverage, contact your benefits administrator or MetLife.





MetLife

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