



MT San Antonio Community College District

Long Term Disability Employee Paid

**Proposal produced on August 30, 2018
Quote valid through the effective date of the coverage quoted**

MT San Antonio Community College District Rate Summary

Coverage	Participating Lives	Covered Volume	Rates	Annual Premium
Voluntary Long Term Disability Option 4889998				
Long Term Disability (per \$100 Covered Monthly Payroll)	270			
<35			\$.178	
35 to 39			\$.170	
40 to 44			\$.184	
45 to 49			\$.166	
50 to 54			\$.144	
55 to 59			\$.164	
60 to 65			\$.178	
65+			\$.051	
Rates are guaranteed from January 1, 2019 - December 31, 2020				

Summary of Benefits

Long Term Disability - Voluntary Long Term Disability Option

Long Term Disability																									
Class Description	All Active Full Time Employees (30 Hours)																								
Monthly Benefit	60% of Predisability Earnings																								
Maximum Monthly Benefit	\$7,000.00																								
Minimum Monthly Benefit*	\$100.00																								
Elimination Period	90 Days or until the end of the STD Maximum Benefit Period.																								
Own Occupation Period	24 months																								
Social Security Integration	Family Social Security																								
Benefit Duration	RBD w/ SSNRA																								
	<p>The later of Your Normal Retirement Age as defined by Social Security or the period shown below:</p> <table> <tr> <th><u>Age on Date of Your Disability</u></th><th><u>Benefit Duration</u></th></tr> <tr> <td>less than 60</td><td>to age 65</td></tr> <tr> <td>60</td><td>60 months</td></tr> <tr> <td>61</td><td>48 months</td></tr> <tr> <td>62</td><td>42 months</td></tr> <tr> <td>63</td><td>36 months</td></tr> <tr> <td>64</td><td>30 months</td></tr> <tr> <td>65</td><td>24 months</td></tr> <tr> <td>66</td><td>21 months</td></tr> <tr> <td>67</td><td>18 months</td></tr> <tr> <td>68</td><td>15 months</td></tr> <tr> <td>69 and over</td><td>12 months</td></tr> </table>	<u>Age on Date of Your Disability</u>	<u>Benefit Duration</u>	less than 60	to age 65	60	60 months	61	48 months	62	42 months	63	36 months	64	30 months	65	24 months	66	21 months	67	18 months	68	15 months	69 and over	12 months
<u>Age on Date of Your Disability</u>	<u>Benefit Duration</u>																								
less than 60	to age 65																								
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64	30 months																								
65	24 months																								
66	21 months																								
67	18 months																								
68	15 months																								
69 and over	12 months																								
Rehabilitation Incentives included in quote (details in limitations and definitions)	Work Incentive Rehabilitation Program Incentive Family Care Incentive Moving Expense Incentive																								
Employee Assistance Program	Employee Assistance Program is not included.																								
Survivor Benefit	Included in this quote																								
Cost of Living Adjustment	Cost of Living Adjustment does not apply.																								
*The minimum monthly benefit is subject to overpayment situations and any applicable rehabilitation incentives.																									

Limitations and Definitions	
Definition of Disability	<p>Disability or Disabled means that as a result of Sickness or injury the employee is either Totally Disabled or Partially Disabled.</p> <p>Totally Disabled or Total Disability means:</p> <p>during the Elimination Period and the next 24 months, the employee is unable to perform with reasonable continuity the Substantial and Material Acts necessary to pursue the employee's Usual Occupation in the usual and customary way.</p> <ul style="list-style-type: none"> after such period, the employee is not able to engage with reasonable continuity in any occupation in which the employee could reasonably be expected to perform satisfactorily in light of the employee's: <ul style="list-style-type: none"> age; education; training; experience; station in life; and physical and mental capacity <p>that exists within any of the following locations:</p> <ul style="list-style-type: none"> a reasonable distance or travel time from the employee's residence in light of the commuting practices of the employee's community; a distance of travel time equivalent to the distance or travel time the employee traveled to work before becoming disabled; or the regional labor market, if the employee resides or resided prior to becoming disabled in a metropolitan area. <p>Partially Disabled or Partial Disability means the employee:</p> <ul style="list-style-type: none"> while actually working in an occupation, the employee is unable to earn 80% or more of The employee's Predisability Earnings. <p>If the employee is Partially Disabled and has received a Monthly Benefit for 12 months, MetLife will adjust the employee's Predisability Earnings only for the purposes of determining whether the employee continues to be Partially Disabled and for calculating the Return to Work Incentive, if any.</p> <p>MetLife will make the initial adjustment as follows:</p>

	<p>MetLife will add to the employee's Predisability Earnings an amount equal to the product of:</p> <ul style="list-style-type: none"> • The employee's Predisability Earnings times • The annual rate of increase in the Consumer Price Index for the prior calendar year <p>Annually thereafter, MetLife will add an amount to the employee's adjusted Predisability Earnings calculated by the method set for above but substituting the employee's adjusted Predisability Earnings from the prior year for the employee's Predisability Earnings. This adjustment is not a cost of living benefit.</p> <p>For purposes of determining whether a Disability is the direct result of an injury, the Disability must have occurred within 90 days of the injury and not as a result of Sickness.</p> <p>If the employee's occupation requires a license, the fact that the employee loses their license for any reason will not, in itself, constitute Disability.</p> <p>Substantial and Material Acts means the important tasks, functions and operations generally required by employers from those engaged in the employee's Usual Occupation that cannot be reasonably omitted or modified. In determining what substantial and material acts are necessary to pursue the employee's Usual Occupation, MetLife will first look at the specific duties required by the employee's job. If the employee is unable to perform one or more of these duties with reasonable continuity, MetLife will then determine whether those duties are customarily required of other employees engaged in the employee's Usual Occupation. If any specific, material duties required of the employee by the employee's job differ from the material duties customarily required of other employees engaged in the employee's Usual Occupation, then MetLife will not consider those duties in determining what substantial and material acts are necessary to pursue the employee's Usual Occupation.</p> <p>Usual Occupation means any employment, business, trade or profession and the Substantial and Material Acts of the occupation the employee is regularly performing for the employer when the Disability began. Usual Occupation is not necessarily limited to the specific job that the employee performed for the employer.</p>
<p>Definition of Predisability Earnings</p>	<p>The amount of the employee's gross salary or wages from his/her employer as of the day before his/her disability began. Predisability earnings includes: Basic earnings only.</p> <p>The term does not include:</p> <ul style="list-style-type: none"> • The grant, award, sale, conversion, and/or exercise of shares of stock or stock options; • The Employer's contributions on Your behalf to any deferred

	<p>compensation arrangement or pension plan; or</p> <ul style="list-style-type: none"> Any other compensation from the Employer.
Pre-Existing Condition	3/12
Pre-Existing Condition Limitation	<p>Pre-Existing Condition means the employee:</p> <ul style="list-style-type: none"> received medical treatment, care or services for a diagnosed condition; or took prescribed medication for a diagnosed condition in the 3 months immediately prior to the effective date of coverage under this certificate; and the Disability caused or substantially contributed to by the condition begins in the first 12 months after the effective date of coverage under this certificate. <p>The employee is not covered for a Disability caused or substantially contributed to by a Pre-existing Condition or medical or surgical treatment of a Pre-existing Condition.</p>
Work Incentive	<p>While disabled and receiving a Monthly Benefit, employees may receive up to 100% of Predisability Monthly Earnings, including family care expense reimbursement, Rehabilitation incentive, return-to-work earnings, and other income benefits. After the first 24 months following the employees return to work, MetLife will reduce the employees Monthly Benefit by 50% of the amount the employee earns from working while Disabled.</p>
Rehabilitation Incentive	<p>10% increase in the Monthly Benefit if participating in an approved Rehabilitation Program.</p>
Family Care Incentive	<p>If the employee works or participates in a Rehabilitation Program while they are Disabled, reimbursement may be provided for up to \$400 per month for eligible Family Care expenses incurred by an employee for each eligible family member during the first 24 months of benefit payments.</p>
Moving Expense Incentive	<p>Moving Expense Incentive: If the employee participates in a Rehabilitation Program while they are Disabled, reimbursement may be provided for expenses incurred in order to move to a new residence if recommended as part of the Rehabilitation Program.</p>
Temporary Recovery	<p>If the employee returns to Active Work before completing the Elimination Period and then becomes Disabled again due to the same or related condition, a new Elimination Period is not required provided the return to full time work is within a period of 30 work days or less. MetLife will count the days worked while Disabled toward the satisfaction of the Elimination Period. If the return to Active Work is greater than 30 work days, a new Elimination Period is required.</p> <p>If the employee returns to Active Work, after they begin to receive Monthly Benefits, for a period of 180 continuous days or less and becomes Disabled again due to the same or related condition, they will not have to complete a new Elimination Period.</p>

Zero Day Residual	If the employee continues to meet the Definition of Disability, the elimination period may be satisfied during part-time employment.
Survivor Benefit	If the employee dies while they are Disabled, a monthly payment equal to 66.67% of the employee's last net Monthly Benefit is made to the employee's survivor for a period of 12 months months.
Continuity of Coverage	Provided for groups where this plan will replace an inforce insured plan in force on the day immediately preceding the effective date of this plan.
Cost of Living Freeze	Cost of Living Freeze is included in this quote.
Waiver of Premium	Premium payments for Disabled employees are waived while benefits are payable.
Indexing	For the purposes of determining whether an employee continues to be Partially Disabled and for calculating the Work Incentive, we will add to the employee's Predisability Earnings an amount equal to the product of Predisability earnings times the annual rate of increase in the Consumer Price Index for the prior year.
Specific Disabilities	
Mental or Nervous Disorders or Diseases unless due to schizophrenia, dementia or organic brain disease	<p>If the employee is Disabled, Disability benefits are limited to a lifetime maximum of 24 months. BiPolar Disorder will also be limited.</p> <p>Combined monthly maximum limitation from date benefits begin with other limited conditions: Yes</p>
Chronic Fatigue Syndrome and Related Disorders	<p>If the employee is Disabled, Disability benefits are limited to a lifetime maximum of 24 months.</p> <p>Combined monthly maximum limitation from date benefits begin with other limited conditions: Yes</p>
Neuromuscular, Musculoskeletal or Soft Tissue Disorder	<p>If the employee is Disabled, Disability benefits are limited to a lifetime maximum of 24 months.</p> <p>Combined monthly maximum limitation from date benefits begin with other limited conditions: Yes</p>
Alcohol, Drug or Substance Abuse or Addiction	<p>If the employee is Disabled, Disability benefits are limited to a lifetime maximum of 24 months.</p> <p>Combined monthly maximum limitation from date benefits begin with other limited conditions: No</p>

Exclusions

We will not pay for any Disability caused or contributed to by:

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

Long Term Disability Coverage Highlights

Broker Commissions included in the rate: None

Expected Participation: 25%

Employee Contributions: 100%

Financial Arrangement(s): Non-retrospectively Experience Rated

Situs is CALIFORNIA

Foreign National(s): Does Not Apply

Actively at Work provision applies

Taxability: Post-Tax Payroll Deduction

Rehabilitation Program Participation: Disability benefit payments will end on the date the employee ceases or refuses to participate in a Rehabilitation Program that MetLife requires.

Reductions: Benefits will be reduced by income and recoveries paid from certain other sources including but not limited to: any disability benefits under Federal Social Security Act, or any similar plan or act; temporary disability benefits under a workers' compensation law; amounts under any other occupational disease law; any disability benefits under any state compulsory/statutory benefit law; any government retirement system, including but not limited to the California State Teachers Retirement System (CalSTRS) and/or the California Public Employee Retirement System (CalPERS) and/or the Federal Employee Retirement System (FERS); the Policyholder's retirement plan; any retirement benefits under: Federal Social Security Act, or any similar plan or act; third party liability payments by judgment, settlement or otherwise (minus attorneys' fees); sick pay; any salary continuation, personal time off, and annual leave pay.

If there is a reasonable basis for You to apply for benefits under the Federal Social Security Act, a government compulsory plan or program, or CalSTRS, CalPERS or FERS Benefit Plans or Programs, We expect You to apply for them. To apply for Social Security benefits means to pursue such benefits until You receive approval from the Social Security Administration, or a notice of denial of benefits from an administrative law judge. With respect to benefits under a government compulsory plan or program or STRS, PERS or FERS Benefit Plans or Programs, to apply means to pursue such benefits through all applicable levels of appeal provided for under such benefit plans or programs.

We will reduce the amount of Your Disability benefit by the amount of Social Security benefits, We estimate that You, Your Spouse or child(ren) are eligible to receive because of Your Disability or retirement. We will reduce Your Disability benefits by such estimated Social Security benefits starting with the first Disability benefit payment coincident with the date You were eligible to receive Social Security benefits

We will reduce Your Disability benefit by the amount of such government compulsory benefit plan or program benefit, or CalSTRS, CalPERS or FERS benefits that We estimate You are eligible to receive, provided that We have the reasonable means to make such an estimate. We will start to do this with the first Disability benefit payment under this certificate coincident with the date You were eligible to receive such government compulsory benefit plan or program benefit, or CalSTRS, CalPERS or FERS benefits under any such plans or programs.

MetLife has made every effort to quote a plan that matches the substance of the requested plan design to the best of our ability, based on the plan documentation made available at the time of quote. The actual language used in the contracts will reflect what is filed in the applicable jurisdictions. Our rates are based on the plan design illustrated in this Cost & Benefit Summary.

Underwriting Assumptions

PlanSmart*- PlanSmart is a multifaceted program, offered at no additional cost, which enables you to provide your employees with access to a range of financial and retirement education resources through on-site workshops, with optional personal consultations and decision-support assistance.

Retirewise - Retirewise is an in-depth program consisting of a four-part series of workshops that deliver objective information covering a broad spectrum of retirement issues from Estate Planning to Tax Planning. Each workshop is delivered by a locally based financial professional.

*Certain conditions apply. Please discuss with your MetLife representative to determine if this program is right for your company.

WillsCenter.com: Online will prep service offered through SmartLegalForms, Inc., available to all customers at no charge.

If insurance coverage is provided, it will be governed by the terms and conditions of the insurance policy and applicable law. If administrative services are provided, they are governed by the terms and condition of the administrative services agreement and by applicable law.

If MetLife is requested to duplicate contractual provisions from the prior carrier, such provisions must be compatible with all MetLife's standards.

The quoted rates and or fees are based upon the request received. If new or additional information in connection with this request is provided, MetLife reserves the right to change its quote at any time before the effective date. After the effective date, rate and or fees are subject to the terms and conditions of the policy and or administrative services agreement.

Only those eligible persons residing in the United States may be covered. Any others must be approved by MetLife.

NOTICE REGARDING NON-US COVERAGE

When providing you with information concerning a group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a Metropolitan Life Insurance Company (MLIC) affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MLIC or any other insurer that is not a member of MAXIS GBN. Please note that while MLIC is a member of MAXIS GBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.

SIC Code: 8221

INTERMEDIARY AND PRODUCER COMPENSATION NOTICE

MetLife enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products ("Products") with brokers, agents, consultants, thirdparty administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such Products (each an "Intermediary"). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of Products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your Products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your Products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (number of Products sold or dollar value of premium) with MetLife. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife's current supplemental compensation plan, the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on: (1) the number of Products sold through your Intermediary during a prior one-year period; (2) the amount of premium or fees with respect to Products sold through your Intermediary during a prior one-year period; (3) the persistency percentage of Products inforce through your Intermediary during a prior one-year period; (4) premium growth during a prior one-year period; (5) a fixed percentage of the premium for Products as set by MetLife. The supplemental compensation percentage will be set by MetLife prior to the beginning of each calendar year and it may not be changed until the following calendar year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our Products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your Products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, or reinsurance arrangements).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Web site at www.metlife.com/business-and-brokers/broker-resources/broker-compensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of Products, and the compensation paid may vary based on a number of factors including the type of Product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

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