



MT San Antonio Community College District

Short Term Disability Employee Paid

Proposal produced on August 29, 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 Short Term Disability Option 4888377				
Short Term Disability <i>(per \$10 Covered Weekly Benefit)</i>	270			
LT 25			\$.33	
25 to 29			\$.35	
30 to 34			\$.36	
35 to 39			\$.32	
40 to 44			\$.35	
45 to 49			\$.42	
50 to 54			\$.53	
55 to 59			\$.65	
60 to 64			\$.76	
65+			\$.92	
Rates are guaranteed from January 1, 2019 - December 31, 2019				

Summary of Benefits

Short Term Disability - Voluntary Short Term Disability Option

Short Term Disability	
Class Description	All Active Full Time Employees (30 Hours)
Weekly Benefit Amount	60%**
Maximum Weekly Benefit	\$1,500
Minimum Weekly Benefit*	\$20
Elimination Period	Accident – 14 days
	Sickness – 14 days
Benefit Duration	11 weeks
Rehabilitation Incentives included in quote (details in limitations and definitions)	Work Incentive Rehabilitation Program Incentive Family Care Incentive Moving Expense Incentive
* The minimum weekly benefit is subject to overpayment situations and any applicable rehabilitation incentives.	

All Active Full Time Employees	
Limitations and Definitions	
Definition of Disability	<p>Disability or Disabled means that as a result of Sickness or injury the employee is either Totally or Partially Disabled.</p> <p>Totally Disabled or Total Disability means the employee is unable to perform with reasonable continuity the Substantial and Material Acts necessary to pursue the employee's Usual Occupation and the employee is not working in the employee's Usual Occupation.</p> <p>Partially Disabled or Partial Disability means while actually working in the employee's Usual Occupation, the employee is unable to earn 80% or more of the employee's Predisability Earnings.</p> <p>If the employee is Partially Disabled and has received a Weekly Benefit for 52 weeks, 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. 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 forth above but substituting the employee's adjusted Predisability Earnings from the prior year for the 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</p>

	<p>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>
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 <p>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> <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> <p>Pre-existing Condition means a Sickness or accidental injury for which the employee:</p> <ul style="list-style-type: none"> Received medical treatment, consultation, care, or services; or Took prescription medication or had medications prescribed <p>in the 3 months before insurance or any increase in the amount of insurance under the certificate takes effect.</p> <p>We will not pay benefits, or any increase in benefit amount due to an elected increase in the amount of insurance for a Disability that results from a Pre-existing Condition, if the employee has been Actively at Work for less than 12 consecutive months after the date their Disability insurance or the elected increase in the amount of such insurance takes effect under the certificate.</p>
Reduction of Benefits:	<p>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 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.</p>

	<p>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.</p> <p>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</p> <p>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.</p>
Occupational Benefits:	Non-Occupational Coverage
Definition of Predisability Earnings	<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 compensation arrangement or pension plan; or • Any other compensation from the Employer.
Work Incentive	While disabled and receiving a Weekly Benefit, employees may receive up to 100% of Predisability Weekly Earnings, including family care expense reimbursement, Rehabilitation incentive, return-to-work earnings, and other income benefits.
Rehabilitation Incentive	10% increase in the Weekly Benefit if participating in an approved Rehabilitation Program.
Family Care Incentive	If the employee works or participates in a Rehabilitation Program while they are Disabled, starting with the 4th Weekly Benefit payment, reimbursement may be provided for up to \$100 per week for eligible Family Care expenses incurred by an employee for each eligible family member during the benefit period.

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.
Temporary Recovery	If the employee returns to Active Work before completing the Elimination Period and then becomes Disabled, they will have to complete a new elimination period. If the employee returns to Active Work, after they begin to receive Weekly Benefits, for a period of 20 days or less than becomes Disabled again due to the same or related condition, they will not have to complete a new Elimination Period.
Organ Donor Benefit	10% increase in the Weekly Benefit if Disability is a result of an Organ Transplant Procedure.

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;
- Any injury for which You are entitled to benefits under Workers' Compensation or a similar law
- Attempted suicide; or
- Commission of or attempt to commit a felony.

We will not pay Short Term Benefits 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; and
- In vitro fertilization, embryo transfer procedure, or artificial insemination.

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

Short Term Disability Coverage Highlights

Broker Commissions included in the rate: None

Expected Participation: 25%

Employee Contributions: 100%

Financial Arrangement: Non-retrospectively Experience Rated

Situs is CALIFORNIA

States With Mandated Employees:
Not Applicable

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.

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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