

Disability Insurance

MCCCD provides additional financial protection if you become disabled due to a covered illness or injury. In an effort to make sure your benefit program is comprehensive and responsive to your needs, Mid-term disability (MTD) coverage is provided by MCCCD at . . . **no cost to you.** MCCCD's carrier for the automatic Mid-term disability insurance and the voluntary Short-term disability insurance is MetLife.

Voluntary Short Term Disability Coverage (STD)

Short-term disability benefits are payable weekly if you are unable to work due to a non-occupational illness or injury. If you become insured for short-term disability coverage and become disabled, you will receive a monthly benefit, payable weekly, from the plan *in addition* to any sick leave or other disability payments to which you may be entitled.

Benefits can range from a minimum of \$250 to a maximum of \$4,000 per month. Eligible employees may choose benefit amounts, not to exceed 66 2/3% of their base salary (this does not include additional assignments or cash credits). STD benefit payments begin after you've been disabled for more than fourteen (14) consecutive days and may continue for UP TO ninety (90) days. Pregnancy will pay up to 6 weeks for a normal delivery and up to 8 weeks for a cesarean. After 90 days, you may be eligible for MTD benefits.

For total or partial disability resulting from an accident or sickness that is not work related, the employee will receive a monthly benefit, payable weekly, as described above. (Total disability is the employee's inability to do the substantial and material duties of their occupation.) (An insured employee is partially disabled if unable, as a result of sickness, injury or pregnancy, to earn more than 66 2/3% of their pre-disability earnings.) Benefits are paid over a three month period even though you may not be scheduled to work.

Evidence of Insurability Required

Under this program, a specific amount of insurance is available to all eligible employees. Benefit amounts purchased as a new hire, in excess of \$1,450 per month, require Evidence of Insurability. During Open Enrollment, a participant may increase coverage by **one** benefit level without evidence of insurability as their salary allows. If an employee is adding short-term disability coverage for the first time during Open Enrollment, any amount elected will require Evidence of Insurability.

To File For This Benefit

MetLife offers Telephonic Disability Reporting. If you become and/or expect to be disabled due to



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a non-occupational injury or illness, or pregnancy, simply call the MetLife Customer Response Center to initiate your claim for disability benefits. The number is: 800-769-4638. If approved, your first check will be mailed to you in approximately 3 weeks.

Automatic Mid-Term Disability (MTD) Coverage

MTD insurance helps provide additional financial protection if you become disabled due to a covered illness or injury. In an effort to make sure your benefit program is comprehensive and responsive to your needs, MTD coverage is provided by MCCCDC at **no cost to you**.

The benefit you receive depends on your annual salary at the time you were disabled. When combined with other sources of benefits and income, such as, but not limited to Social Security, etc. your MTD insurance may provide disability income benefits of up to 66 2/3% of your base salary, to a maximum monthly benefit of \$4,000.

You may be eligible to receive monthly benefit payments after ninety (90) days of disability or after all accrued time is exhausted, whichever is later. As long as you are still disabled, payments will continue until 180 days have passed since the start of your disability. A complete list of limitation and exclusions are provided in your Certificate of Insurance.

To File For This Benefit

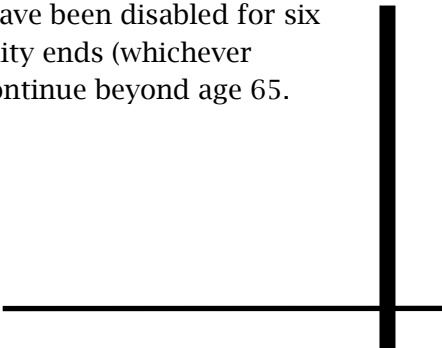
If you elected short-term disability, filed a disability claim and have been approved, the continuation to mid-term disability is a seamless process. You need only to contact MetLife at 800-858-6506 to continue your benefits for mid-term disability.

If you did not elect short-term disability or were not approved for a claim submitted, you must call MetLife's Telephonic Disability Reporting service to file an MTD claim. Simply call the MetLife Customer Response Center to initiate your claim for disability benefits. The number is: 800-769-4638. If approved, your first check will be mailed to you in 4-6 weeks.

Automatic Long Term Disability (LTD) Coverage

LTD insurance provides additional financial protection if you are disabled for a long period of time and are unable to continue working. LTD coverage is automatically provided through the Arizona State Retirement System.

Monthly benefit payments from the LTD plan normally begin after you have been disabled for six months. Benefit payments will continue until age 65 or until your disability ends (whichever happens first). If your disability occurs after age 60, your benefits will continue beyond age 65.





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The amount you'll receive from the plan depends on your pre-disability salary. When combined with other sources of employer-provided disability benefits such as Social Security or Workers' Compensation, the LTD benefit is 66 2/3% of your base pay. The minimum monthly payment is \$50.

To File For This Benefit

You must request an application from the District Benefit Office, complete the Employee's portion, have your doctor complete the Physician's statement, and mail it to the Benefits Office. After the Employer's Statement is completed, MCCCDC will submit the form to the VPA Claims office. If approved, your first check will be mailed to you in 4 - 6 weeks.



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Disability Comparison Chart

	STD	MTD	LTD
Company	MetLife	MetLife	VPA Benefit Life
Days paid	15th to 90th	91st to 180th	181st to end*
Counted by	Calendar days	Calendar days	Calendar days
Premium paid by	Employee (paid with pre-tax dollars)	MCCCD	Employee and MCCCD (included in Arizona State Retirement System contributions)
Enrollment	Voluntary	Automatic	Automatic
Benefit	up to 66 2/3% of salary (not to exceed \$4,000 monthly)	66 2/3% of salary (not to exceed \$4,000 monthly)	66 2/3% of salary (not to exceed \$25,000 monthly)
Income is	Taxable	Taxable	Taxable
Tax Deductions	FICA (Federal & state tax withholding optional)	FICA (Federal & state tax withholding optional)	FICA (Federal and state tax withholding optional)
Pays	In addition to sick leave	After all leave accruals are exhausted	After all leave accruals are exhausted
Industrial Injury Benefits	Does not pay	Does not pay	Offset by Industrial (min. of \$50/month)
Social Security	Offset by Social Security Benefits	Offset by Social Security Benefits	Offset by Social Security Benefits
Processing time	3 weeks	4-6 weeks	4-6 weeks

❖ Until the end of the disability, normal retirement, no longer under the care of a doctor or death.