

Disability Benefits

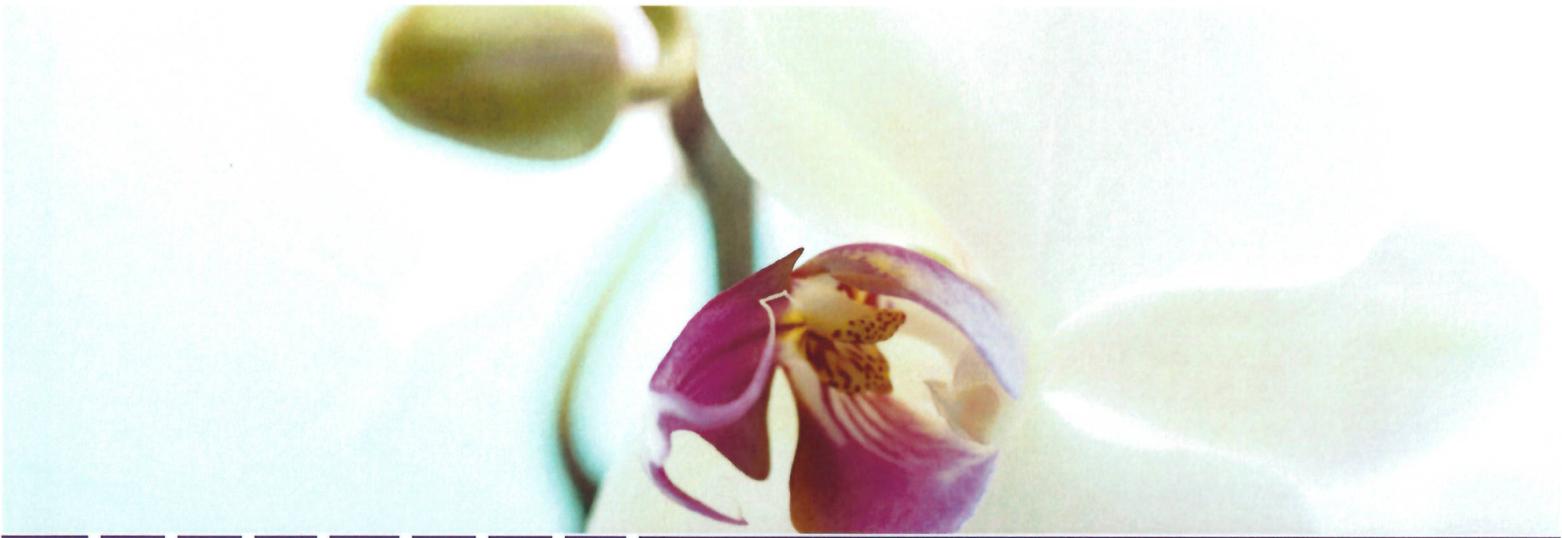
Insuring your income. Protecting your financial security.



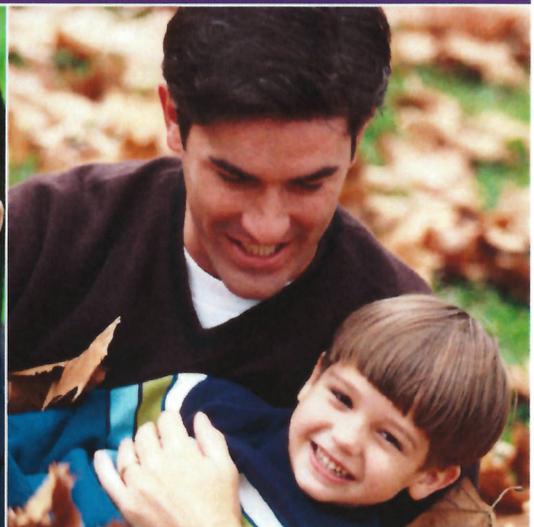
MetLife

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.



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/

County of San Diego Disability Plan Benefits

Original Plan Effective Date: January 1, 2015

Explore the coverage that helps you protect your income and your lifestyle.

What is Long Term Disability insurance?

Long Term Disability (LTD) insurance helps replace a portion of your income for an extended period of time.

Eligibility Requirements

Long Term Disability:

An active employee of the County of San Diego who is designated by the County as eligible for Benefit Plan 01, 02 or 03 and who is regularly scheduled to work at least 40 hours on a bid-weekly basis; or an active elected official of County of San Diego.

Eligible employee does not include a temporary or seasonal employee or a full-time member of the armed forces of any country.

Class Definitions

Please see your human resources representative or the certificate for additional information on class definitions.

Waiting Period Before Becoming Eligible for Coverage

If you are actively at work on January 1, 2015, that is your effective date. Otherwise, You become eligible on the first day of the calendar month following the date you become an employee described above.

How is “Disability” defined under the Plan?

Disability or **Disabled** means that as a result of Sickness or injury you are either Totally Disabled or Partially Disabled.

Totally Disabled or Total Disability means:

- During the elimination period and the next 24 months, you are unable to perform with reasonable continuity the Substantial and Material Acts necessary to pursue your Usual Occupation in the usual and customary way.
- After such period, you are not able to engage with reasonable continuity in any occupation in which you could reasonably be expected to perform satisfactorily in light of your age; education; training; experience; station in life; and physical and mental capacity that exists within any of the following locations: a reasonable distance or travel time from your residence in light of the commuting practices of your community; a distance of travel time equivalent to the distance or travel time you traveled to work before becoming disabled; or the regional labor market, if you reside or resided prior to becoming disabled in a metropolitan area.

Partially Disabled or **Partial Disability** means while actually working in an occupation, you are unable to earn 80% or more of your predisability earnings. If you are Partially Disabled and have received a Monthly Benefit for 12 months, MetLife will adjust your predisability earnings only for the

purposes of determining whether you continue to be Partially Disabled and for calculating the return to work incentive, if any.

MetLife will add to your predisability earnings an amount equal to the product of your predisability earnings times the annual rate of increase in the consumer price index for the prior calendar year. Annually thereafter, MetLife will add an amount to your adjusted predisability earnings calculated by the method set for above but substituting your adjusted predisability earnings from the prior year for your predisability earnings. This adjustment is not a cost of living benefit.

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. If your occupation requires a license, the fact that you lose your license for any reason will not, in itself, constitute Disability.

Sickness means illness, disease or pregnancy, including complications of pregnancy.

What is the benefit amount?

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 for the same Disability (e.g., Social Security Disability Income, Social Security Retirement Benefits, vacation pay, etc.) for which you are claiming benefits under the plan.

Monthly Benefit:

- Class 1 66 2/3 percent of the first \$18,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
- Class 2 66 2/3 percent of the first \$18,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
- Class 3 66 2/3 percent of the first \$12,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

What is the maximum monthly benefit?

Class 1 \$12,000 before reduction by deductible income

Class 2 \$12,000 before reduction by deductible income

Class 3 \$8,000 before reduction by deductible income

What is the minimum monthly benefit?

\$100 or 10 percent of the LTD benefit before reduction by deductible income, whichever is greater

Waiting Period Before Benefits Become Payable

- Class 1 The longer of (a) 30 days, and (b) the end of the period of sick leave, vacation pay and Fair Labor Standards Act (FLSA) compensatory time to which you are entitled from the County

Class 2 The longer of (a) 60 days, and (b) the end of the period of sick leave, vacation pay and Fair Labor Standards Act (FLSA) compensatory time to which you are entitled from the County

Class 3 The longer of (a) 90 days, and (b) the end of the period of sick leave, vacation pay and Fair Labor Standards Act (FLSA) compensatory time to which you are entitled from the County

Maximum Benefit Period

If an employee becomes disabled before age 62, LTD benefits may continue until age 65, or 3 years 6 months, if longer. If an employee becomes disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	3 years, 6 months
63	3 years
64	2 years, 6 months
65	2 years
66	1 year, 9 months
67	1 year, 6 months
68	1 year, 3 months
69+	1 year

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, assistance in obtaining Social Security Disability Benefits to help you get the maximum benefits from your coverage.

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.

The Services of Social Security Specialists:

Once you are approved for Disability benefits, MetLife can help you obtain Social Security Disability benefits. Our specialists can guide you through the initial application and appeals processes, and may also help you access assistance from attorneys or vendors to pursue Social Security benefits.

The "Plan Benefits" provides only a brief overview of the LTD plan. 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") coverage is provided under a group insurance policy (Form GPNP99) issued to your employer by MetLife. This LTD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your LTD 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.

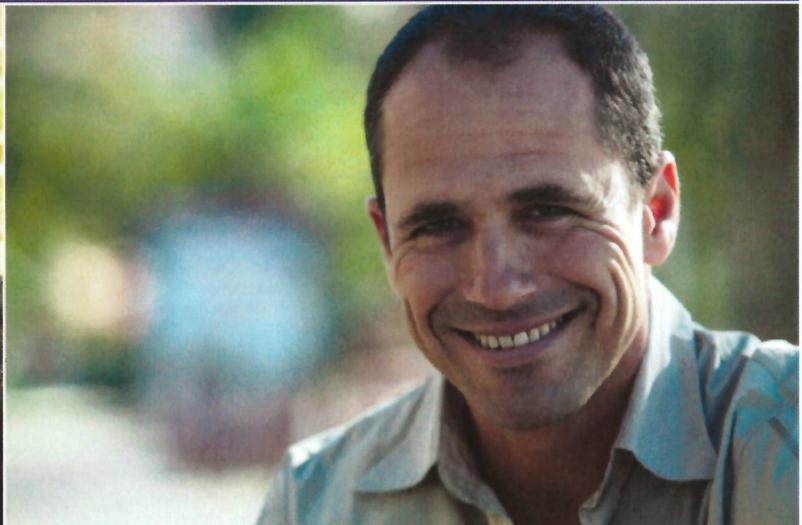
**MetLife GCERT2000 Highlights
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**Metropolitan Life Insurance Company
NY, NY**



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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