

Long Term Disability



MetLife

Catholic Charities Bureau Plan Benefits

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

LTD: All Active Full Time Employees working at least 36 hours per week are eligible to participate.

How is "Disability" defined under the Plan?

Generally, you are considered disabled and eligible for long term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and are complying with the requirements of the treatment and 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 the requirements of the 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/Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

What is the benefit amount?

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 Earnings.

The maximum monthly benefit is \$ 4,000 subject to the plan's maximum monthly benefit.

What is the maximum monthly benefit?

The amount of the Long Term Disability benefit may not exceed the maximum monthly benefit established under the plan, regardless of your annual salary amount. The maximum under this plan is \$4,000. If your salary exceeds \$80,000. Your LTD benefit will be limited to this maximum.

When do benefits begin and how long do they continue?

LTD 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 LTD is 90 day(s).

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