



The School Board of Broward County, Florida MetLife Long Term Disability (LTD) Plan Benefits Effective Date: January 1, 2016

Coverage that helps you protect your income and your lifestyle in the event of a disability

The School Board will continue to offer two (2) long term disability plans (Basic and Enhanced) to eligible District employees. The Basic LTD plan will continue to be provided by The School Board at no cost to you. The Enhanced LTD Plan is available to you at an additional cost.

What is Long Term Disability (LTD) insurance?

Long Term Disability (LTD) insurance helps replace a portion of your income for an extended period of time if you become disabled. The Long Term Disability benefit replaces a portion of your pre-disability monthly earnings, less the income paid to you for the same Disability from other sources (e.g., Social Security, Workers' Compensation, etc.).

What are the eligibility requirements?

All active full-time District employees working at least 20 hours per week are eligible to participate.

What is the LTD Benefit Amount?

The Basic LTD Benefit: is 60% of your pre-disability monthly earnings (salary). The maximum monthly benefit under the Basic plan is \$1,500. Again, this benefit is provided at no cost to you.

The Enhanced LTD Benefit: This option allows you to increase your income replacement percentage to 66 2/3% of your pre-disability monthly earnings (salary) and your benefit amount up to \$3,000.

When do LTD benefits begin?

Basic and Enhanced Plan: 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 either the Basic or Enhanced Long Term Disability Plan is 90 days.

How long do LTD benefits continue?

The Maximum Benefit Period for the **Basic LTD Plan:** 2 Years

The Maximum Benefit Period for the **Enhanced LTD Plan:** To Age 65, or if you are Age 60 or older, 5 years from the end of the elimination period

Where do I go if I have additional questions?

Like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. **For complete policy provisions, terms, exclusions, limitations, exceptions, or reductions, please consult the MetLife Group LTD Certificate of Coverage for details.**

You may also visit the District's Benefits Department website at www.broward.k12.fl.us/benefits/leaves or call (754) 321-3130.