

We are a church organization serving other church organizations with affordable health and benefits coverage tailored to the unique needs of each member organization. We understand the Church because we are part of the Church.



## Long Term Group Disability

MetLife and Christian Brothers Employee Benefit Trust teamed up to help make benefit decisions simpler for members and their families who participate in the Trust.

With more than 50 years of experience in Group Disability, MetLife's income-protection products are designed to meet the diverse needs of today's employers. Supported by a sophisticated claim model, compassionate service and a return-to-work focus, we can help make employee benefits easier for you and your employees.

### **The right disability protection is vital to helping ease the impact of disability**

Disability occurs more often than most people may think. Preparing for that event with MetLife's Group Long Term Disability (LTD) coverage is one way to help employees protect their income, and help you minimize the impact of lost productivity on your business. For employees, such coverage provides replacement of a portion of lost income—or an extended period of absence due to illness or injury. See Benefit Summary for more details.

*MetLife's LTD contract includes the following features:*

- A definition of disability that protects an employee's most valuable asset — the ability to earn an income
- Significant Return-to-Work and Rehabilitation incentives
- Flexible contract provisions and options

### **Incentives that help employers and employees**

Helping employees stay at or return to work — even in a limited capacity — increases the likelihood that they will return to full-time employment. To facilitate this, MetLife's Group LTD contract provides the following return-to-work incentives:

- **Zero Day Residual** — Allows employees to work during the elimination period while still satisfying the elimination period if an employee is unable to earn more than 80% of pre-disability earnings due to disability.
- **Work Incentive** — While disabled and receiving a monthly benefit, employees may receive up to 100% of pre-disability monthly earnings, including the monthly benefit, any Family Care Expense reimbursement, Rehabilitation Incentive, work earnings and other income benefits.
- **Family Care Incentive** — Monthly reimbursement for eligible family-care expenses (e.g., child care, elder care) incurred during the first 24 months of disability if participating in an approved rehabilitation program.
- **Rehabilitation Program Incentive** — Increases the monthly benefit by 10% while participating in an approved rehabilitation program.
- **Moving Expense Incentive** — Reimbursement is provided for expenses associated with moving to a new residence if recommended as part of an approved rehabilitation program.

Employees covered by MetLife Group LTD and MetLife Group Short Term Disability (STD) will experience a seamless transition from STD to LTD during a longer period of disability.

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## Long Term Group Disability

### Summary of Long Term Disability Benefits

|  |   |
|--|---|
| <b>Monthly Benefit</b>                               | 60% of the first \$8,333 of Your Predisability Earnings reduced by Other Income.  |
| <b>Maximum Monthly Benefit</b>                       | \$5,000.  |
| <b>Minimum Monthly Benefit</b>                       | 10% of the Monthly Benefit before reductions for Other Income Benefits or \$100, whichever is greater. The Minimum Monthly Benefit will not apply if you are in an Overpayment situation or are receiving income from employment.   |
| <b>Elimination Period for Plan 2</b>                 | Elimination Period means the period of Your Disability which We do not pay benefits. The Elimination Period begins on the day You become Disabled and continues for 90 days.  |
| <b>Elimination Period for Plan 3</b>                 | Elimination Period means the period of Your Disability which We do not pay benefits. The Elimination Period begins on the day You become Disabled and continues for 180 days.   |
| <b>Maximum Benefit Period</b>                        | The Maximum Benefit Period is to age 65 or the date you recover, whichever is sooner. The Benefit Period may continue beyond age 65 for a limited period as shown in the SCHEDULE OF BENEFITS.  |
| <b>Predisability Earnings</b>                        | Predisability Earnings means gross salary or wages You were earning from the Participating Member as of Your last day of Active Work before Your Disability began. The amount does not include commissions, awards and bonuses and overtime pay.  |
| <b>Pre-Existing Conditions</b>                       | Benefits for a Disability that results from a Pre-existing Condition will be paid if the Elimination Period starts after the earlier of the date that there has been: 1) no medical treatment, consultation or services for the Pre-existing Condition received for 3 months; or 2) 12 consecutive months of Actively at Work after insurance takes effect. |
| <b>Single Sum Payment in the Event of Your Death</b> | The benefit will be equal to 3 times Your Monthly Benefit as described under ADDITIONAL LONG TERM BENEFIT.  |

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Metropolitan Life Insurance Company  
200 Park Avenue, New York, New York 10166

For over 60 years, Christian Brothers Services has been a trusted partner for Catholic institutions, offering cost-effective health coverage, retirement planning, property protection, and expert consulting. Let us handle the details so you can focus on your mission. Visit [cbservices.org](https://cbservices.org) to learn more.