

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.



# Health Solutions



## Short 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.

Selecting the right Group Short Term Disability (STD) insurance provider is an important decision. You want to conduct business as usual—lessening the impact of disability on your company—and also provide protection to employees while they're unable to work. MetLife, is committed to delivering a superior service experience to members and their families.

You can feel confident with MetLife because of their more than 50 years of experience in disability, and their superior claims model that combines expert management and expert resources. This combination of expertise and experience makes employee benefits simpler and easier.

### Helping employees get back to work

At MetLife, they minimize the interruptions to your business by maximizing the opportunities to return an employee to work when medically appropriate. The sooner a person returns to work—even in a limited capacity — the greater the likelihood that he or she will return to full-time employment.

To facilitate this, MetLife's Group STD contract provides return to-work incentives which may help keep employees working or get employees back to work sooner and, in turn, may help you control plan costs. These incentives enable employees to receive disability benefits while attempting to return to work.

- **Rehabilitation Program Incentive** — Increases the weekly benefit by 10% while in an approved rehabilitation program.
- **Family Care Incentive** — After four weekly benefit payments, if the employee is in an approved rehabilitation program, they can receive a weekly reimbursement for eligible family care expenses, such as child care.
- **Work Incentive** — Employees may receive up to 100% of their pre-disability weekly earnings including the Weekly Disability Benefit, any Family Care Expense reimbursement, Rehabilitation Incentive, work earnings and other income benefits such as State Disability benefits.
- **Moving Expense Incentive** — Reimbursement is provided for expenses associated with moving to a new residence if recommended as part of an approved rehabilitation program.

With Group STD from MetLife, your employees can have the confidence of knowing their claims will be handled by experienced claims professionals, and you can rest assured that our contract has certain features that may help lessen the impact on your company's productivity.

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## Short Term Group Disability

### Summary of Short Term Disability Benefits

<b>Monthly Benefit</b>	60% of the first \$1,923 of Your Predisability Earnings, subject to the INCOME WHICH WILL REDUCE YOUR DISABILITY BENEFIT section.
<b>Maximum Weekly Benefit</b>	\$1,154.
<b>Minimum Weekly Benefit</b>	\$20 - subject to the Overpayments and Rehabilitation Incentive subsections of this certificate.
<b>Elimination Period</b>	Accident Waiting Period 7 Days Sickness Waiting Period 7 Days.
<b>Maximum Benefit Duration for Plan 2</b> <b>Maximum Benefit Duration for Plan 3</b>	13 weeks from date benefits begin. 26 weeks from date benefits begin.
<b>Coverage Type</b>	Occupational coverage for Short Tern Disability benefits are not available for work-related illness or injury.
<b>Definition of Disability</b>	Due to a Sickness, or as a direct result of accidental injury: 1) the employee is receiving appropriate care and treatment and complying with the requirements of such treatment; and 2) is unable to earn more than 80% of predisability earnings at Own Occupation.
<b>Organ Donor</b>	10% increase in the Weekly Benefit if Disability is a result of Organ Transplant Procedure.
<b>Work Incentive</b>	Up to 100% of pre-disability weekly earnings including family care expense reimbursement, return-to-work earnings and other income benefits.
<b>Rehabilitation Incentive</b>	10% increase in the Weekly Benefit if participating in an approved Rehabilitation Program.
<b>Family Care Expense</b>	Up to \$100 for weekly expenses incurred for each family member.
<b>Moving Expense Incentive</b>	Reimbursement may be provided for expenses incurred.

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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](http://cbservices.org) to learn more.