

## Long Term Disability Options

	Option 1	Option 2	Option 3	Option 4
<b>Eligibility</b>	All employees working not less than 30 hours/week or seasonal employees hired prior to July 1, 2015 with 24 months of service and certified by their appointing authority to work at least 1,450 hours per fiscal year (July-June), or is deemed eligible by applicable federal law, state law, or action of the State Insurance Committee.			
<b>% of Gross Annual Base Salary<sup>1</sup> Paid Monthly</b>	60% of salary paid monthly		63% of salary paid monthly	
<b>Maximum Monthly Benefit</b>	Up to \$7,500 per month (covers annual salary of \$150,000)		Up to \$10,000 per month (covers annual salary of \$190,476.24)	
<b>Minimum Monthly Benefit</b>	Greater of 10% of benefit or \$100 per month <sup>2</sup>			
<b>Elimination (Waiting) Period</b>	90 calendar days	180 calendar days	90 calendar days	180 calendar days
<b>Own Occ</b>	24 months	24 months	36 months	36 months
<b>Duration of Benefit</b>	Social Security Normal Retirement Age			
<b>Evidence of Insurability (EOI)<sup>3</sup></b>	Guaranteed Issue (no health questions asked) for 2018 Annual Enrollment and New Hires who enroll within 31 days of eligibility date. EOI will be required for late enrollees and 2018 plan participants who choose a higher plan of benefit during the 2019 Annual Enrollment Period.			
<b>Pre-existing Condition</b>	Three months prior to effective date and 12 months from effective date			

1 For 2018 Annual Enrollment period, annual salary will be based on your salary as of September 1, 2017, and coverage will be effective January 1, 2018. See FAQs for new hire and annual adjustment information.

2 The Minimum Weekly Benefit will not apply if You are receiving 100% of Your Predisability Salary under the Policyholder's paid leave policy.

3 Enrollment during 2018 Annual Enrollment period is guaranteed issue (no health questions asked) for benefits that begin Jan 1, 2018. After the 2018 Annual Enrollment, MetLife will review your information and evaluate your request for coverage based upon your answers to health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.