

## Long Term Disability Insurance

Coverage that can help protect your income when you are unable to work due to illness or injury.

**Plan Effective Date: January 1, 2023**

### What is Long Term Disability insurance?

**Long Term Disability (LTD)** insurance helps replace a portion of your income for an extended period of time, in the event you cannot work because of a covered illness or injury.

### Eligibility Requirements

Class 3:

Full-Time Qwest Union Represented employees of the Policyholder covered under a collective bargaining agreement who are hired, rehired, or transferred on or after January 1, 2018, excluding Qwest Union Represented Retail / Outside Sales Representatives

### How is “Disability” defined under your 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 pre-disability earnings at your own occupation for any employer in the National Economy, and you are unable to perform each of the material duties of your own occupation for any employer in the National Economy.

Following the Own Occupation period, 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 treatment and you are unable to earn 60% of your pre-disability earnings for any employer and you are unable to perform the duties of any gainful occupation for any employer in the National Economy 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 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 may help replace a portion of your predisability monthly earnings, less other income you may receive from other sources<sup>1</sup> during the same Disability (e.g., Social Security, Workers' Compensation, vacation pay etc.).

Pre-Disability Earnings is your monthly rate of earnings including:

1. Contributions you make through a salary reduction agreement
  - a. An IRC Section 401(k), 403(b), 408(k), 408(p) or 457 deferred compensation arrangement; or
  - b. An executive nonqualified deferred compensation arrangement.
2. Commissions (if applicable)
3. Target incentive pay (if applicable)
4. Overtime pay (as provided in the leverages compensation plan only)
5. Amounts contributed to your fringe benefits according to a salary reduction agreement under IRC Section 125 plan.

Pre-Disability Earnings does not include:

- The grant, award, sale, conversion and/or exercise of shares of stock or stock option
- Bonuses, except as defined under target incentive pay above
- Overtime pay, except as otherwise provided in the leveraged compensation plan
- Shift differential pay
- Stock options or stock bonuses
- Imputed income and rebates
- Your Employer's contributions on your behalf to any deferred compensation arrangement or pension plan
- Any other extra compensation

The Core Benefit is provided by Lumen, at no cost to you. You may elect to purchase additional coverage or “Buy-Up” from your Core plan which will provide you with an increased benefit amount.

The Core Benefit amount is 50% of your pre-disability monthly earnings subject to the plan’s maximum monthly benefit of \$12,000.

The Buy up Benefit amount is 65% of your pre-disability monthly earnings subject to the plan’s maximum monthly benefit of \$25,000.

## When do benefits begin and how long do they continue?

LTD benefits begin after the end of the elimination period, referred to as the STD Maximum Benefit 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 Long Term Disability is the longer of 182 days/26 weeks, through the date for which STD or Supplemental Workers’ Comp Payment (SWCP) benefits are paid to you, or the date STD benefits exhaust.

Additional information about Your plan’s maximum benefit period and any specific limitations are described in the Summary Plan Description provided by your Employer.

## Additional Disability Plan Benefits: Coverage with Your Best Interests in Mind...

When you are ill or injured for a long time, MetLife believes you need more than a supplement to your income. That’s why we offer return-to-work services, and assistance in obtaining Social Security Disability Benefits to help you get the maximum benefits from your coverage.

**Services to Help You Get Back to Work Can Include:** **Nurse Consultant or Case Manager Services:** Specialists who personally contact you, your physician and your employer to coordinate an early return-to-work plan when appropriate.

**Vocational Analysis:** Help with identifying job requirements and determining how your skills can be applied to a new or modified job with your employer.

**Job Modifications:** Adjustments (e.g., redesign of workstation tools) that enable you to return to work.

**Retraining:** Development programs to help you return to your previous job or educate you for a new one.

**Financial Incentives:** Allow you to receive Disability benefits or partial benefits while attempting to return to work.

## Questions & Answers

**Q. Can I still receive benefits if I return to work part time?**

**A. Maybe.** As long as you are disabled and meet the terms of your Disability plan, you may qualify for adjusted Disability benefits.

Your plan offers financial and Rehabilitation incentives designed to help you to return to work when appropriate, even on a part-time basis when you participate in an approved Rehabilitation Program.

While disabled, you may receive up to 100% of your predisability earnings for up to 12 months following your return to work when combining your disability benefit, Rehabilitation Incentives, your work earnings and income from other sources.

With the Rehabilitation Incentive you can get a 10% increase in your monthly benefit.

The Family Care Incentive provides reimbursement up to \$400 per month for eligible expenses, such as childcare, during the first 12 months of Disability.

You may be eligible for the Moving Expense Incentive if you incur expenses in order to move to a new residence recommended as part of the Rehabilitation Program. Expenses must be approved in advance.

**Q. Are there any exclusions for Pre-Existing Conditions?**



**A. Yes.** Your plan may not cover a sickness or accidental injury that arose in the months prior to your participation in the plan. A complete description of the pre-existing condition exclusion is included in the Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

**Q. Are there any exclusions to my coverage?**

**A. Yes.** Your plan does not cover any Disability which results from or is caused or contributed to by:

- War, whether declared or undeclared, or act of war, insurrection, rebellion or terrorist act;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Commission of or attempt to commit a felony.

**Q. Are there any limitations to my coverage?**

**A.** For Long Term Disability, limited benefits apply for specific conditions:

If you are disabled due to alcohol, drug or substance abuse or addiction, mental or nervous disorders or diseases, neuromuscular, musculoskeletal or soft tissue disorder, fibromyalgia, chronic fatigue syndrome and related conditions, self-reported conditions, we will limit your Disability benefits to a combined lifetime maximum for any and all of the above equal to the lesser of:

- 12 months; or
- The Maximum Benefit Period.

If your Disability is due to alcohol, drug or substance addiction, we require you to participate in an alcohol, drug or substance addiction recovery program recommended by a physician. We will end Disability benefit payments at the earliest of the period described above or the date you cease, refuse to participate, or complete such recovery program.

Your Disability benefits will be limited as stated above for mental or nervous disorder or disease except for:

- schizophrenia; or
- neurocognitive disorders; or

If you are confined in a Hospital or Mental Health Facility at the end of the period shown above for which benefits are to be paid, we will continue Your Monthly Benefits until the end of Your Hospital or Mental Health Facility confinement.

**Q. I already have employer-provided coverage. Can I purchase additional coverage?**

**A.** Although your company is paying the cost of your basic coverage now, you have the opportunity to purchase additional coverage known as a "Buy-Up" option. This option allows you to increase or "Buy-Up" to your current allowable benefit. You can increase your benefit up to 65% value compared to only 50 % value under your base plan. Disability benefits may be taxable; however, when premiums are paid by you with post-tax dollars, the corresponding portion of the Disability benefits may be tax-free.<sup>†</sup> We encourage you to purchase this valuable additional coverage as a supplement to your group plan coverage.

The maximum monthly benefit under this buy-up plan is \$25,000.

Other limitations or exclusions to your coverage may apply. Please review your Summary Plan Description provided by your Employer for specific details or contact your benefits administrator with any questions

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

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The "Plan Benefits" provides only a brief overview of the LTD plan. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance/Summary Plan Description. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

Long Term Disability ("LTD") coverage is provided under a group insurance policy issued to your employer by MetLife. This LTD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your LTD contributions cease (if applicable) or upon termination of the group contract by your employer. Like most group insurance policies, MetLife's group policies contain certain exclusions, exceptions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

<sup>1</sup> Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.

<sup>†</sup>Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of this Disability insurance. You should seek advice based on your particular circumstances from an independent tax advisor.