

City of Tacoma - Disability Plan Benefits

Explore the coverage that helps you protect your income and your lifestyle.

What is Short Term Disability insurance?

Short Term Disability (STD) insurance can help you replace a portion of your income during the initial weeks of a Disability.

Eligibility Requirements

Short Term Disability:

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

How is “Disability” defined under your Plan?

Generally, you are considered fully disabled and eligible for short term benefits if, due to an injury or sickness, you:

1. are under the regular care and attendance of a doctor; and
2. are unable to perform each of the material duties of your regular job.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance provided by your Employer or contact your MetLife benefits administrator with any questions.

What is the benefit amount?

The Short Term Disability benefit replaces a portion of your basic weekly earnings, less other income that was actually paid to you for the same Disability from other sources¹ (e.g., state-mandated benefits, no-fault auto laws, etc.).

The Benefit amount is \$212 per week.

When do benefits begin and how long do they continue?

Benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the number of consecutive days you are disabled before you are eligible to receive a benefit. The elimination periods are/is as follows:

For Injury: 0 days.

For Sickness (includes pregnancy): 7 days.

Benefits continue for as long as you are disabled up to a maximum duration of:

13 weeks of Disability due to a Sickness for an employee under age 60

26 weeks of Disability due to an Injury for an employee under age 60

13 weeks in a calendar year of Disability due to a Sickness for an employee age 60 and over

26 weeks in a calendar year of Disability due to an Injury of an employee age 60 and over

Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance provided by your Employer.

Answers to Some Important Questions...

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

A. Yes

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:

- Commission of a felony;
- an Occupational Injury;
- an Occupational Sickness.

Additionally, no payment will be made for a Disability caused or contributed to by any injury or sickness for which you are entitled to benefits under Workers' Compensation or a similar law.

Other limitations or exclusions to your coverage may apply. Please review your Certificate of Insurance for specific details or contact your benefits administrator with any questions.

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

Short Term Disability ("STD") coverage is provided under a group insurance policy (Form 2130-S) issued to your employer by MetLife. This STD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your STD contributions cease (if applicable) or upon termination of the group contract by your employer. Like most group insurance policies, MetLife group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

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