

Frequently Asked Questions

If sickness or accidental injury prevented you from working, how well would you and your family do without your paycheck? If you are like most, it would be tough to support your lifestyle for any significant length of time. Help protect your income with this long term disability insurance plan.

Q. Who is eligible for coverage?

A. Alumni are eligible to apply for coverage if you are under the age of 60 and are actively at work on a full-time basis for at least 30 hours per week.

Q. How does this plan define disability?

A. You are considered to be totally disabled when, due to a sickness or as a direct result of an accident, you are receiving appropriate care and treatment and complying with the requirements of such treatment, and during the elimination period and the next 24 months are unable to perform each of the material duties of your own occupation. After such period, you are unable to perform the duties of any gainful occupation for which you are reasonably qualified taking into account your training, education and experience. Please see the certificate of insurance for details.

Q. What is the maximum monthly benefit I can apply for?

A. Alumni may apply for up to \$10,000 per month, in \$100 increments.

Please Note: Total disability benefits may not exceed 50% of average monthly earnings, less any employer plans you have in force.

Q. Is there an elimination period before benefits begin?

A. Yes. You may choose from a 60-day, 90-day or 180-day elimination period.


Q. How long can the benefits last?

A. Benefits are payable to the lesser of 5 years or the period shown in the following table:

Age on Date of Your Disability	Benefit Period	Age on Date of Your Disability	Benefit Period
Less than 60	To age 65	65	24 months
60	60 months	66	21 months
61	48 months	67	18 months
62	42 months	68	15 months
63	36 months	69 and over	12 months
64	30 months		

Q. When does the coverage become effective?

A. Your coverage will begin on the 15th of the month following the date your enrollment form is approved and your premium has been paid. You must be actively at work on the date insurance is to take effect; otherwise, the insurance will take effect on the date you return to work. Issuance of coverage or benefit payments may depend on the answers given in the enrollment form.



If you have any questions
please call The Alumni Insurance Program at **1-800-922-1245**

Q. How long can my coverage continue?

A. Coverage is renewable to age 70, as long as you pay your premium when due, insurance continues for your class the group plan remains in force and you are actively at work. Please see the certificate of insurance for details.

Q. What additional plan benefits are included?

A. The following additional plan benefits are available:

Survivor Benefit: Your beneficiary will receive a survivor benefit payable at your death in an amount up to 3 times the last monthly benefit paid to you if you are disabled and entitled to receive monthly benefits. Please see the certificate of insurance for details.

Work Incentive: While disabled and receiving a monthly benefit, you may receive up to 100% of pre-disability monthly earnings, including family care expense reimbursement, rehabilitation incentive, return-to-work earnings, and other income benefits. After the first 24 months following your return to work, MetLife will reduce your monthly benefit by 50% of the amount you earn from working while disabled.

Rehabilitation Program Incentive: 10% increase in the monthly benefit if participating in an approved rehabilitation program.

Family Care Incentive: If you work or participate in a rehabilitation program while disabled, reimbursement may be provided for up to \$400 per month for eligible family care expenses incurred by you for each eligible family member during the first 24 months of benefit payments.

Moving Expense Incentive: If you participate in a rehabilitation program while disabled, reimbursement may be provided for expenses incurred in order to move to a new residence if recommended as part of the rehabilitation program.

Waiver of Premium: Once you begin receiving benefits after the elimination period has been met, the company will waive your disability income insurance premium payments for as long as you continue to receive benefits. When you stop receiving monthly benefits, premium must again be paid when due.

Q. Do I need to designate a beneficiary?

A. You will not need to designate a beneficiary. The disability insurance proceeds payable as a result of your death will be distributed according to the terms of the insurance contract. This may result in the proceeds going to a family member, such as a spouse, children, parents or siblings, or it may go to your estate.

Q. Are there limited disability benefits for alcohol, drug or substance abuse, addiction or mental or nervous disorder or diseases?

A. Yes. If you are disabled due to alcohol, drug, substance abuse or addiction, or a mental or nervous disorder or disease or other specified conditions, we will limit your disability benefits to a lifetime maximum of 24 months.

Coverage may not be available in all states. Please contact your plan administrator for more information.

The association and/or the plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable alumni benefit, MetLife reimburses the association and/or the plan administrator for these costs.

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

Group insurance coverage is issued by Metropolitan Life Insurance Company, New York, NY 10166.

