



Getting quality benefits through work can be less expensive and more convenient than getting them on my own.



Most of us put a good deal of thought into our future. That's why we make plans.

Planning for the possibility of income loss makes good sense because your current income pays your monthly bills, your mortgage or rent and even well-deserved vacations. That's why it's important to consider the consequences ***if an illness or injury left you unable to work. Ask yourself: would you be able to cover your essential living expenses without a steady income?***

If you have people who depend on your income - or you depend on your income - you should consider disability insurance as part of your financial plan. After all, you may be surprised to learn that social security benefits are not available if you are expected to be out of work for less than a year.¹ That's why MetLife is offering you options to create your own safety net to help protect your family's financial security.

Disability coverage helps protect a valuable asset: your income.

Short Term Disability insurance replaces a portion of your income for maternity leaves, illnesses and injuries with shorter durations and **Long Term Disability** insurance helps replace a portion of your lost income for extended illnesses or injuries. Both are great ways to get the protection you need against life's unexpected events.

It's easy to choose coverage designed to help protect your family. Here's all you do:

- Review the information in this booklet that contains details on your group disability insurance plan.
- Find the level of coverage you want, and select the option that works for you.
- Complete the enrollment form and return it (fax, mail or e-mail) fax to 512-346-1594, or e-mail to agency@thinkabx.com.
- If you prefer, visit us online at www.thinkabx.com to request a quote, enroll online, or to get additional information.

Your premium will be paid through convenient payroll deductions. It's just one more way we can help make protecting your family easier for you. Want more information? Please contact our service center at American Benefits Exchange at 512-430-5511, or email us at agency@thinkabx.com.

Sincerely,
American Benefits Exchange, LLC

¹ Social Security Administration Website, <http://www.ssa.gov/pubs/EN-05-10029.pdf>, May 2014.

As a reminder, like most group insurance policies, MetLife group policies contain certain exclusions, limitations, exceptions, reductions, waiting periods and terms for keeping them in force. Please contact MetLife for details about costs and coverage.

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How to learn more



REVIEW

The product information
in this booklet



CALL

512-430-5511



VISIT

www.thinkabx.com

24 hours a day, 7 days a week

At-A-GLANCE: Your Benefits

Here's an overview of the benefits in which you're eligible to enroll. Details about the specific benefits are inside.

Who is eligible to enroll - Enrollment is open to all active civilian federal employees working at least 20 hours a week.

Premiums - Premiums are paid bi-weekly through salary allotment, and are paid after-tax.

Guaranteed Acceptance - No need to provide medical information or take an exam.

How to enroll? Complete the enrollment form provided in the brochure, (fax, mail, or email) to our service center. Once processed (usually within 24 hours) we'll mail you an 1199A direct deposit form to submit to your pay center (coverage is not in effect until your allotment has been activated and premiums are received). You can also enroll online at www.thinkabx.com.

Plan Benefit Comparison

Benefit Description	STD Only	LTD Only	Combination STD/LTD
Waiting Period	30 Days	180 Days	30 Days
Benefit Amount	66 2/3% of pre-disability earnings	66 2/3% of pre-disability earnings	66 2/3% of pre-disability earnings
Maximum Benefit	\$2,308 (Weekly)	\$10,000 (Monthly)	\$10,000 (Monthly)
Minimum Benefit	\$20 (Weekly)	\$100 (Monthly)	\$100 (Monthly)
Benefit Duration	52 Weeks	To age 65	To age 65
Occupational Benefits	Non-occupational	Non-occupational	Non-occupational
Partial Disability Benefit	Yes	Yes	Yes

Vocational Rehabilitation Services - MetLife's clinical staff will assist you in returning to work (where appropriate). Their clinical staff includes Vocational Rehabilitation, Consultants, Nurse Consultants, and Psychiatric Clinical Specialists who are trained to help people with disabilities return to work (where appropriate).

A few extra incentives to help you get back to work as soon as you can (where appropriate). Your disability coverage includes several Rehabilitation Incentives which were designed to assist you in getting back to work. The Rehabilitation Incentives include:

- **Rehabilitation Benefits** - You can increase the amount of your disability benefit by as much as 10% when you participate in an MetLife approved Rehabilitation Program.
- **Family Care Incentive** - You can get reimbursed for eligible expenses incurred for each family member, \$100 per week for each eligible family member, if you work or participate in an MetLife approved Rehabilitation Program.
- **Moving Expense Incentive** - As part of a MetLife approved rehabilitation program, you may be eligible for moving expense you incur to move to a new residence.
- **Work Incentive** - You may receive up to 100% of your pre-disability earnings when combining the disability benefit, return-to-work earnings, Rehabilitation Incentives and other income insurance such as Social Security Disability Insurance.

Let MetLife Help Prepare for life's unexpected events and help give you the financial safety you need.

Short Term/Long Term Disability Benefits

Why is having Disability protection so important?

Financial experts have long recommended disability benefits as part of a sound financial plan should you be unable to work due to illness or injury. Your ability to earn an income is indeed one of your most valuable assets! Take a look at some of the key reasons why it pays to have disability protection:

- Almost 1 in 4 of today's 20-year-olds will become disabled before reaching age 67.¹
- 1 in 8 workers will be disabled for five years or more during their working careers.²
- The average 20-year-old is twice as likely to become disabled than die before age 67.¹

If you are unable to work and earn an income due to a disability, you'd still most likely want to be able to meet both your short term and long term financial responsibilities.

If you have a spouse, partner and/or children, most likely they rely on you to help keep the household running. But with 60% of employees surveyed very concerned about having enough money to pay bills during a sudden income loss³ you need to make sure your family is financially prepared to handle essential living expenses such as the following immediately and for the longer term if you are unable to work:

- Mortgage or rent
- Car payments
- Food
- Child care/tuition

If you are single, you may need to use your savings, sell your property or other assets, or borrow money from friends or family to meet your ongoing financial obligations while you recover if you don't prepare ahead to cover these expenses.

- **Short Term Disability Benefits** replace a portion of your income during the initial weeks of a disability
- **Long Term Disability Benefits** replace a portion of your income for disabilities that last for an extended period of time.

How can having MetLife's Disability Protection benefit you?

Having this income protection will provide you with an important financial safety net should you become unable to work and earn an income due to a disability. You can protect yourself, your family and your savings from the impact of your lost income by replacing a portion of it during both the initial weeks of a disability and for an extended period of time.

Please be sure to review the following Plan Summary for complete details about this Disability coverage from MetLife. You'll find information about your plan's benefit amounts, estimated rates, terms and conditions.

As one of the nation's leading providers of worksite disability benefits, you can count on MetLife to provide you with caring, compassionate and accurate claims service, if and when you experience a disability.

Your disability coverage may also include some additional benefits designed to assist you in getting back to work

(please see your Plan Summary for details):

- **Return-to-Work Benefits** - assistance in returning to the workforce and valuable transition support, when appropriate.
- **Rehabilitation Benefit** - you can increase the amount of your disability benefit by as much as 10% when you participate in a MetLife-approved Rehabilitation Program.
- **Family Care Benefit** - get reimbursed for expenses such as child care for eligible family members, if you participate in a MetLife-approved Rehabilitation Program.
- **Work Benefit** - you may receive up to 100% of your pre-disability earnings when combining the disability benefit, return-to-work earnings, Rehabilitation Incentives and other income benefits such as State Disability Benefits and Social Security Disability Benefits.
- **Moving Expense Benefit** - you may be reimbursed for moving expenses to a new residence if the move is recommended as part of a MetLife-approved Rehabilitation Program.

Why should I enroll now?

- Improve your financial security and peace of mind
- Enroll now or you may have to wait another year to put protection in place

Enroll today!

¹ Social Security Fact Sheet, April 2014, <http://www.ssa.gov/pressoffice/basidact.htm>.

² Council for Disability Awareness Commissioner's Disability Insurance Tables A and C, assuming equal weights by gender and occupation class (http://www.disabilitycanhappen.org/chances_disabilityfdisability_stats.asp).

³ 12th Annual MetLife study of Employee Benefit Trends, 2014.

like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force.

Your Disability Plan Benefits

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

What is the difference between Short Term and Long Term Disability insurance?

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

Long Term Disability (LTD) insurance helps replace a portion of your income for an extended period of time and pays a monthly benefit.

Eligibility Requirements

Short Term Disability:

All Active Full-Time Employees (including Employees covered under a Special Groups Retirement) working at least 20 hours per week are eligible to participate.

Long Term Disability:

All Active Full-Time Employees (including Employees covered under a Special Groups Retirement) working at least 20 hours per week are eligible to participate.

How is "Disability" defined under the Plan?

Generally, you are considered disabled and eligible for short term and long term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with your requirements of treatment and for STD you are unable to earn more than 80% of your predisability earnings at your own occupation and for LTD you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer in your local economy.

Following the Own Occupation period for LTD, you are considered disabled if, due to Sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with your requirements of treatment and you are unable to earn 60% of your predisability earnings at any gainful occupation 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 Certificate of Insurance.

What is the benefit amount?

Short Term Disability:

The Short Term Disability benefit replaces a portion of your predisability earnings, less other income that was actually paid to you during the same Disability from other sources ¹ (e.g., state disability benefits, nofault auto laws, sick pay, vacation pay, etc.).

The Benefit amount is 66.667% of your predisability weekly earnings; subject to the plan's maximum weekly benefit of \$2,308.

Long Term Disability:

The Long Term Disability benefit replaces a portion of your predisability monthly earnings, less other income you may receive from other sources ¹ during the same Disability (e.g., Social Security, Workers' Compensation, vacation pay, etc.).

The Benefit amount is 66.667% of your predisability monthly earnings; subject to the plan's maximum monthly benefit.

What is the maximum monthly benefit?

The amount of the Long Term Disability benefit may not exceed the maximum monthly benefit established under the plan, regardless of your annual salary amount. The maximum under this plan is \$10,000. If your monthly salary exceeds \$15,000, your LTD benefit will be limited to this maximum.

When do benefits begin and how long do they continue?**Short Term Disability:**

Benefits begin after the end of the elimination 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. The elimination periods are/is as follows:

For Injury: 30 days.

For Sickness (includes pregnancy): 30 days.

Benefits continue for as long as you are disabled up to a maximum duration of 52 weeks of Disability.

Long Term Disability:

Benefits begin after the end of the elimination 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: 180 days if you elect only Long Term Disability coverage; or the greater of the Short Term Disability Maximum Benefit Period or one year if you elect both Long Term Disability coverage and Short Term Disability coverage

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

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 financial incentives 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/Accommodations:

Adjustments (e.g., redesign of work station 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.

The Services of Social Security Specialists:

Once you are approved for Disability benefits, MetLife can help you obtain Social Security Disability benefits. Our specialists can guide you through the initial application and appeals processes and may also help you access assistance from attorneys or vendors to pursue Social Security benefits.

Answers to Some Important Questions ...

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

A. Yes. 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 when combining benefits, Rehabilitation Incentives, other income sources such as Social Security Disability Benefits and state disability benefits, and part-time earnings.

Under Short Term Disability coverage and Long Term Disability coverage you can get a 10% increase in your weekly benefit with the Rehabilitation Incentive.

If you work or participate in a rehabilitation program while disabled, following the 4th weekly benefit payment, the Family Care Incentive provides reimbursement up to \$100 per week for eligible expenses, such as child care.

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 Certificate of Insurance.

Q. Are there any exclusions to my coverage?

A. Yes. Under Short Term Disability, your plan does not cover any Disability which results from or is caused or contributed to by:

- Elective treatment or procedures, such as cosmetic surgery, sex-change surgery, reversal of sterilization, liposuction, visual correction surgery, in-vitro fertilization, embryo transfer procedure, artificial insemination or other specific procedures.
However, pregnancies and complications from any of these procedures will be treated as a sickness.

Under Short Term and Long Term Disability coverage, 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.

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.

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 mental or nervous disorders or diseases, we will limit your Disability benefits to a lifetime maximum equal to the lesser of:

- 24 months; or
- The Maximum Benefit Period.

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

- schizophrenia;
- dementia; or
- organic brain disease.

Other limitations or exclusions to your coverage may apply. Please review your Certificate of Insurance.

The "Plan Benefits" provides only a brief overview of the LTD and STD plans. 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.

Long Term Disability ("LTD") and Short Term Disability ("STD") coverages are provided under a group insurance policy (Form GPNP99) issued to your employer by MetLife. This LTD and STD coverages terminates when your employment ceases, when you cease to be an eligible employee, when your LTD and STD 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, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

Please refer to your Certificate of Insurance for more details.

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

Required Regulatory Information

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.

Certain of the benefits mentioned in this communication may be sponsored by your employer as part of an employee benefit plan subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). Those policies/products which are not part of an employer-sponsored plan are offered by MetLife or an affiliate and are not subject to ERISA. With respect to employer-sponsored benefits, you should obtain additional information regarding terms and eligibility from your employer. The MetLife Auto & Home Group Insurance Program is not part of your employer-sponsored plan and is not subject to ERISA.

The companies listed in this communication operate independently and are not responsible for each other's financial obligations.

MetLife

Our Privacy Notice

We know that you buy our products and services because you trust us. This notice explains how we protect your privacy and treat your personal information. It applies to current and former customers. "Personal information" as used here means anything we know about you personally.

Plan Sponsors and Group Insurance Contract Holders

This privacy notice is for individuals who apply for or obtain our products and services under an employee benefit plan, or group insurance or annuity contract. In this notice, "you" refers to these individuals.

Protecting Your Information

We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our outside service providers must also protect it, and use it only to meet our business needs. We also take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.

Collecting Your Information

We typically collect your name, address, age, and other relevant information. We may also collect information about any business you have with us, our affiliates, or other companies. Our affiliates include life, car, and home insurers. They also include a bank, a legal plans company, and securities broker-dealers. In the future, we may also have affiliates in other businesses.

How We Get Your Information

We get your personal information mostly from you. We may also use outside sources to help ensure our records are correct and complete. These sources may include consumer reporting agencies, employers, other financial institutions, adult relatives, and others. These sources may give us reports or share what they know with others. We don't control the accuracy of information outside sources give us. If you want to make any changes to information we receive from others about you, you must contact those sources.

We may ask for medical information. The Authorization that you sign when you request insurance permits these sources to tell us about you. We may also, at our expense:

- Ask for a medical exam
 - Ask for blood and urine tests
 - Ask health care providers to give us health data, including information about alcohol or drug abuse
- We may also ask a consumer reporting agency for a "consumer report" about you (or anyone else to be insured).

Consumer reports may tell us about a lot of things, including information about:

- Reputation
- Driving record
- Finances
- Work and work history
- Hobbies and dangerous activities

The information may be kept by the consumer reporting agency and later given to others as permitted by law. The agency will give you a copy of the report it provides to us, if you ask the agency and can provide adequate identification. If you write to us and we have asked for a consumer report about you, we will tell you so and give you the name, address and phone number of the consumer reporting agency.

Another source of information is MIB Group, Inc. ("MIB"). It is a non-profit association of life insurance companies. We and our reinsurers may give MIB health or other information about you. If you apply for life or health coverage from another member of MIB, or claim benefits from another member company, MIB will give that company any information that it has about you. If you contact MIB, it will tell you what it knows about you. You have the right to ask MIB to correct its information about you. You may do so by writing to MIB, Inc., 50 Braintree Hill, Suite 400, Braintree, MA 02184-8734, by calling MIB at (866) 692-6901 (TTY (866) 346-3642 for the hearing impaired), or by contacting MIB at www.mib.com.

Using Your Information

We collect your personal information to help us decide if you're eligible for our products or services. We may also need it to verify identities to help deter fraud, money laundering, or other crimes. How we use this information depends on what products and services you have or want from us. It also depends on what laws apply to those products and services. For example, we may also use your information to:

- administer your products and services
- process claims and other transactions
- perform business research
- confirm or correct your information
- market new products to you
- help us run our business
- comply with applicable laws

Sharing Your Information With Others

We may share your personal information with others with your consent, by agreement, or as permitted or required by law. For example, we may share your information with businesses hired to carry out services for us. We may also share it with our affiliated or unaffiliated business partners through joint marketing agreements. In those situations, we share your information to jointly offer you products and services or have others offer you products and services we endorse or sponsor. Before sharing your information with any affiliate or joint marketing partner for their own marketing purposes, however, we will first notify you and give you an opportunity to opt out.

Other reasons we may share your information include:

- doing what a court, law enforcement, or government agency requires us to do (for example, complying with search warrants or subpoenas)
- telling another company what we know about you if we are selling or merging any part of our business
- giving information to a governmental agency so it can decide if you are eligible for public benefits
- giving your information to someone with a legal interest in your assets (for example, a creditor with a lien on your account)
- giving your information to your health care provider
- having a peer review organization evaluate your information, if you have health coverage with us
- those listed in our "Your Information" section above

HIPAA

We will not share your health information with any other company - even one of our affiliates - for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you request or purchase dental, vision, long-term care and/or medical insurance from us. HIPAA limits our ability to use and disclose the information that we obtain as a result of your request or purchase of insurance. Information about your rights under HIPAA will be provided to you with any dental, vision, long-term care or medical coverage issued to you .

You may obtain a copy of our HIPAA Privacy Notice by visiting our website at www.MetLife.com. For additional information about your rights under HIPAA; or to have a HIPAA Privacy Notice mailed to you, contact us at HIPAAprivacyAmericasUS@metlife.com, or call us at telephone number (212) 578-0299.

Accessing and Correcting Your Information

You may ask us for a copy of the personal information we have about you. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing listing the account or policy numbers with the information you want to access. For legal reasons, we may not show you anything we learned as part of a claim or lawsuit, unless required by law.

If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing, and we will include your statement whenever we give your disputed information to anyone outside MetLife.

Questions

We want you to understand how we protect your privacy. If you have any questions about this notice, please contact us. When you write, include your name, address, and policy or account number.

Send privacy questions to:

MetLife Privacy Office
P. O. Box 489
Warwick, RI 02887-9954
privacy@metlife.com

We may revise this privacy notice. If we make any material changes, we will notify you as required by law. We provide this privacy notice to you on behalf of these MetLife companies:

Metropolitan Life Insurance Company
MetLife Insurance Company of Connecticut
SafeGuard Health Plans, Inc.

MetLife Health Plans, Inc.
General American Life Insurance Company
SafeHealth Life Insurance Company

How to learn more



REVIEW

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