

Short Term Disability Income Insurance

For Members of The Brotherhood of Locomotive Engineers and Trainmen

This plan can help preserve your lifestyle if you suddenly can't work by providing a monthly income should a covered disability strike. Make sure you are prepared for either an occupational or non- occupational disability.

Summary of Plan Benefits

If you are eligible for BLET's Part A Short Term Disability (STD) Plan then you are covered for non-occupational disabilities. However, disabilities can occur on or off the job, and that is why having Part B, a voluntary benefit, can also be important. Below are the plan highlights.

- Part B covers occupational disabilities
- Effective 1/1/14, if you lose Part A eligibility, your Part B coverage will also insure non-occupational disabilities.
- The weekly Part B benefit for occupational disabilities is \$402 for up to 52 weeks (after satisfying a 14 day waiting period).
- Part B also includes \$50,000 of Accidental Death & Dismemberment (AD&D) coverage.
- The cost of Part B coverage is \$18/month which includes \$14/month for Short Term Disability, \$1/month for AD&D and \$3/month for administration of the plan.

Benefits are Not Taxable

Part B STD benefits are not considered taxable as income. In addition, the benefit is not subject to repayment upon receipt of an FELA settlement (i.e., no repayment after a personal injury settlement).

If You Elect to Let Your Part B Coverage End

- You must wait until the next open enrollment to enroll, AND you must be eligible for Part A to enroll in Part B.
- To be eligible for Part A you must be working at least seven (7) days a month with at least one (1) day of those seven (7) days you work as an engineer.
- If you are a demoted engineer you will lose both Part A and B coverage, if you do not continue your Part B coverage.

Additional Coverage Details

If you are enrolled in Part B, you will be eligible for Part B STD benefits the day after the date you complete a 14 day waiting period. You must have continuous membership in an eligible class during those 14 days.

Your insurance will end on the earlier of; 1) the date the Group Policy ends; or 2) the date insurance ends for your eligible class; or 3) the end of the period for which the last premium has been paid for you; or 4) the date you cease to be in an eligible class. You will cease to be in an eligible class on the date you cease to be actively at work in an eligible class, if you are not disabled on that date; or 5) the date your employment ends.

Exclusions and Limitations

This plan will not pay benefits attempted suicide; an intentionally self-inflicted injury; a war or act of war whether declared or undeclared; insurrection, rebellion or terrorist act; your active participation in a riot; commission or attempt to commit a felony; or for any Disability caused or contributed to by elective treatment or procedures.

If you are disabled due to alcoholism or drug addiction we will limit your Disability benefits to the greater of:

- Two periods of Disability up to 6 weeks for both in-patient and out- patient care in a 3 year period;
- Up to 30 days for each 3 year period of out-patient treatment immediately following in-patient confinement.

If you are disabled due to a mental or nervous disorder, we will limit your disability benefits to two periods of disability for up to 13 weeks in a three year period

If you have any questions, please call Megan Mead, BLE-T Short Term Disability Liaison at 1-216-241-2630 (ext. 205).



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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