

Paychex HR PEO Benefits: MetLife Long Term Disability Insurance



What it is:

- A type of insurance benefit that can replace up to 60% of an eligible employee's income up to the plan maximum when they are disabled and unable to work due to illness or accident.

Long Term Disability Plan Information:

(Full Plan Summary at www.paychexflex.com)

Plan Benefits	
Eligibility	All active full-time employees working at least 30 hours per week are eligible to participate
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 salary exceeds \$16,666.67, your long-term disability benefit will be limited to this maximum.
Elimination (wait period)	The greater of the short-term disability maximum benefit period or 90 days
Duration of Benefit	Varies
Maximum monthly benefit	\$10,000

How is “Disability” defined under the 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 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.

How it works:

How do I pay for my long-term disability insurance?

- Premiums will be conveniently paid through payroll deductions, so you don't have to worry about writing a check or missing a payment.
- Rates are based on employee age and salary.

How do disability payments work?

- Depending upon the amount of coverage you choose, payment will be made directly to you not your employer, hospital, doctor, or insurance company.
- Your name is on the check. Monthly payments are made directly to you. You decide how to spend the money for medical expenses not covered by your medical plan, like copays, deductibles, out-of-network care, or for non-medical needs like household bills, childcare, or home modifications.

What happens when I want to file a claim?:

- You can call the MetLife Claims Center at **800-300-4296**
- Group Policy Number: **158837-2-G**

You can also log onto www.metlife.com and file a claim

Paychex Health & Benefits team:

Phone: **800-741-6277** option 4, then option 2
Monday through Friday 8:00 a.m. to 8:00 p.m. ET

Email: peo_benefitsteam@paychex.com

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