Disability Insurance

Coverage that can help protect your income when you are unable to work due to illness or injury.

ALASKA DIVISION OF Retirement and Benefits

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

Notice:

Disability benefits may be reduced by the amount of other income you may receive or may be entitled to receive from other sources[1] during the same Disability, for example: Social Security benefits; government compulsory benefit programs; no-fault auto laws; sick pay or salary continuation; disability or retirement benefits paid for by your Employer; state, public, or federal employee disability or retirement plans; unemployment insurance; third-party recovery amounts; etc.

Refer to the Certificate of Insurance provided by your Employer for a complete list of all potential other income offsets that may reduce your benefit or contact your MetLife benefits administrator with any questions.

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

Short Term Disability (STD) insurance may 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 for both Short Term and Long Term Disability:

All active full-time and part-time state employees excluding members of the Labor, Trades and Crafts (LTC) Unit, the Teachers' Retirement System (TRS), on-call employees, temporary employees, employees of the National Guard (including Emergency Guard), short term non-permanent employees, student interns, leased employees, and emergency employees hired for natural disasters, including emergency firefighters; and employees of a participating Political Subdivision covered under the terms of the Political Subdivision's Participation Agreement.

How is "Disability" defined under your 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 are complying with the requirements of treatment and for short term benefits you are unable to perform each of the material duties of your own occupation. For long term benefits 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 of LTD, you are considered disabled if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and are complying with the requirements of treatment 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.

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?

Short Term Disability:

The Short Term Disability benefit may help replace a portion of your predisability earnings, less the income that was actually paid to you during the same Disability from other sources[1] (e.g., state disability benefits, no-fault auto laws, sick pay, etc.).
The Benefit amount is 60% of your predisability weekly earnings; subject to the plan's maximum weekly benefit of $577.

Special Considerations

If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits")*, you should carefully consider whether to enroll for this coverage. If you are eligible for State Benefits, you must apply if required by state law. If permitted, your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. You should consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

* These jurisdictions include, but may not be limited to, California, Colorado, Connecticut, Delaware, District of Columbia, Hawaii, Maine, Massachusetts, Minnesota, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, and Washington.

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. You may also elect to purchase additional coverage or "Buy-Up" from your core plan. With the buy-up option you can increase your benefit amount up to 70%.

The Core Benefit amount is 60% of your predisability monthly earnings subject to the plan's maximum monthly benefit.

The Buy up Benefit amount is 70% 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 core plan is $12,000. If your salary exceeds $20,000, your LTD benefit will be limited to this maximum.

The maximum under this buy-up plan is $12,000. If your salary exceeds $17,142, 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: 7 days.
For Sickness (includes pregnancy): 7days.

Benefits continue for as long as you are disabled up to a maximum duration of 180 days 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.

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

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. Please note — this assistance is only offered if you are approved for LTD benefits.

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: Adjustments (e.g., redesign of workstation 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.

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TELUS Health CBT[2]

As part of your MetLife Long Term Disability plan, you have access to TELUS Health CBT, a virtual cognitive behavioral therapy (CBT) program that you can access on any computer, smartphone or tablet—wherever and whenever you need it—at no additional cost to you. You can access these services by visiting https://metlife.cbt.telushealth.com/.

Questions & Answers

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

A. Maybe. 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 for up to 24 months following your return to work when combining your disability benefit, Rehabilitation Incentives, your work earnings and income from other sources.

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 childcare. Under Long Term Disability, if you work or participate in a rehabilitation program while disabled, the Family Care Incentive provides reimbursement up to $400 per month for eligible expenses, such as childcare for up to 24 months.
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 provided by your Employer or contact your MetLife benefits administrator with any questions.

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, 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;
- 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 alcohol, drug or substance abuse or addiction, we will limit your disability benefits to one period of Disability during your lifetime. During your Disability, we require you to participate in an alcohol, drug or substance abuse or addiction recovery program recommended by a physician.

Benefits will end at the earliest of

- The date you receive 36 months of disability benefit payments;
- The date you cease or refuse to participate in the recovery program referred above; or
- The date you complete such recovery program.

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If you are disabled due to mental or nervous disorders or diseases; neuromuscular, musculoskeletal or soft tissue disorders; Fibromyalgia or self-reported conditions; or chronic fatigue syndrome and related conditions, we will limit your Disability benefits to a lifetime maximum equal to the lesser of:

- 36 months of Disability during your lifetime for any one or more, or all of the above conditions; or
- The Maximum Benefit Period.

If your Disability is due to alcohol, drug or substance addiction, we require you to participate in an alcohol, drug or substance addiction recovery program recommended by a physician. We will end Disability benefit payments at the earliest of the period described above or the date you cease, refuse to participate, or complete such recovery program.

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

- schizophrenia; or
- neurocognitive disorders; or
- bi-polar 1 disorder

If you are confined in a Hospital or Mental Health Facility at the end of the period shown above for which benefits are to be paid, we will continue Your Monthly Benefits until the end of Your Hospital or Mental Health Facility confinement.

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

State of Alaska's Short Term Disability Rate is $3.06 per month.

Long Term Disability Plan Contribution Worksheet

This worksheet allows you to approximate your monthly and annual contributions for Long Term Disability (LTD) coverage. Contribution amounts are based on gross monthly income for LTD. Actual contributions will be calculated by the payroll system.

LTD Example

Long Term Disability Contribution:			
A. Annual Earnings =	$60,000	**A. Annual Earnings =**	$
B. Monthly Earnings = (A divided by 12)	$5,000	**B. Monthly Earnings =** (A divided by 12)	$
C. Value Per $100 = (B divided by 100)	$50.00	**C. Value Per $100 =** (B divided by 100)	$
E. Estimated Monthly Contribution (C multiplied by 0.37)	$18.50	**D. Estimated Monthly Contribution =** (C multiplied by the applicable age-banded rate	$

This example is being provided for illustrative purposes only.

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State of Alaska's Long Term Disability Rates

60% Core (Plan B) 2026-2027	Rates to use in D above	70% Buy-Up (Plan C) 2026-2027	Rates to use in D above
Under 25	$0.14	Under 25	$0.31
25-29	$0.14	25-29	$0.31
30-34	$0.14	30-34	$0.32
35-39	$0.15	35-39	$0.32
40-44	$0.15	40-44	$0.35
45-49	$0.17	45-49	$0.37
50-54	$0.17	50-54	$0.41
55-59	$0.20	55-59	$0.44
60-64	$0.21	60-64	$0.44
65-69	$0.21	65-69	$0.46
70+	$0.26	70+	$0.56

The "Plan Overview" 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 applicable), Summary Plan Description and/or other plan documents. 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 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 disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for complete costs and details.

These policies provide disability income insurance only. For policies issued in New York, they do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

*Please refer to your Certificate of Insurance for more details or contact your benefits administrator with any questions.

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

[2] TELUS Health CBT services are provided through an agreement with TELUS Health (US) Ltd. TELUS Health is not a subsidiary or affiliate of MetLife. Information disclosed directly to TELUS Health is not disclosed to MetLife and, therefore, is not subject to MetLife's privacy policy.

[3] Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. You should confer with your qualified legal, tax and accounting advisors as appropriate.

[†] Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of this Disability Insurance. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife Group Disability Income Insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPNP23-2T DI.

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