



Short Term and Long Term Disability

Open Enrollment: May 12th – June 1st



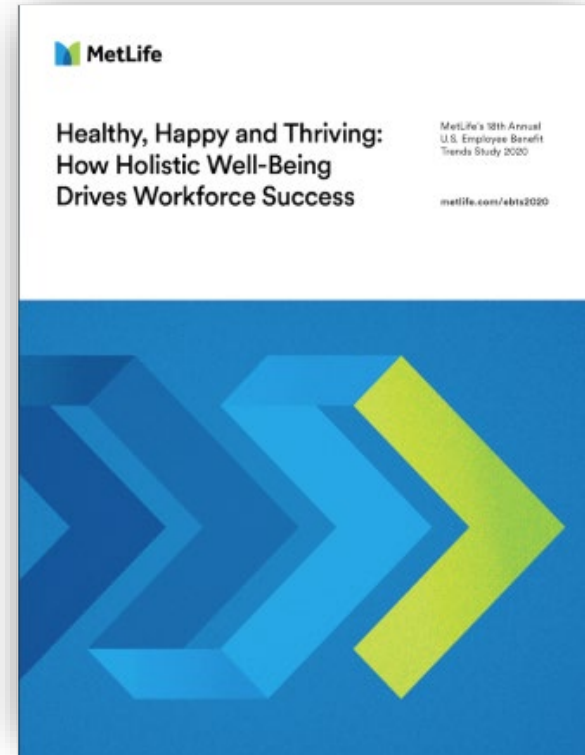
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The Need for Income Protection is REAL!

Financial Stress

- **43%** of employees state they are not financially healthy¹
- **52%** of employees rank financial health as the most important aspect of their well-being and that financial health is their greatest concern as they adjust to the current environment.¹
- Finance-related concerns are the number one cause of poor employee mental health, affecting **43%** of those who rated their mental health as being low¹



¹MetLife's 18th Annual Employee Benefit Trends Study

Disability Insurance^{DI1} – Key Features

- **Replaces a portion of your income** if you suffer a covered illness or injury that leaves you unable to work
- **Benefits are usually paid directly to you.** STD^{DI2} benefits are paid weekly.
LTD benefits are paid monthly.
- You can count on MetLife's **caring, compassionate and accurate** claims service



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Short Term Disability^{DI1,2} plan highlights

Eligibility	All Class 1 and 2 Active Full Time Employees not eligible for the California statutory plan
Benefit	66 2/3% of weekly earnings (as defined in the plan)
Elimination Period	7 calendar days for accidents 7 calendar days for sickness (includes pregnancy)
Maximum Weekly Benefit	\$2500
Maximum Benefit Duration	Up to 4 weeks

Class Descriptions

Classes	
Class 1	All Full-Time and part-time employees that are covered under the Management Resolution and the Court Management Resolution other than Management Elected Unit and Judges unit and the following employees of the Ventura County Employees' Retirement Association: the Retirement Administrator, the Chief Financial Officer, the Chief Operations Officer, the Chief Investment Officer and General Counsel but not temporary or seasonal employees
Class 2	All Full-Time employees who have a job title represented by the Criminal Justice Attorneys Association of Ventura County (CJAAVC) and the Court Criminal Justice Attorneys Association of Ventura County (CJAAVC) and Professional Engineers represented by the Ventura Employees Association (VEA) but not temporary or seasonal employees, and All Full-Time or Part-Time Union of American Physicians and Dentist employees
Class 3	All Full-Time employees represented by California Nurses Association (CNA), Sheriffs Service Technicians represented by Ventura County Sheriffs Correctional Officers Association (VCSCOA), Nursing Care Coordinator I-II and Clinical Coordinators represented by Service Employees International Union (SEIU), who are annual leave participants
Class 4	All Full-Time Employees represented by International Union of Operating Engineers (IUOE)
Class 5	All Full-Time Employees who are represented by the Ventura Employees Association (VEA) and who are Real and Personal Property Appraisers Unit Employees

Long Term Disability: Classes 1 and 2

Core Plan – employer paid

Monthly benefit	66 2/3% of monthly salary to a max of \$11,999 / benefit max of up to \$8,000
Elimination period	For Injury: 30 days For Sickness (includes pregnancy): 30 days
Earnings Definition	Gross salary or wages YOU were earning from your employer as of YOUR last day of active work before YOUR disability began
Pre-Existing	Look back: 3 months prior to effective date / not covered for 12 months from effective date
Duration	Reducing Benefit Duration

Buy Up – employee paid



Monthly benefit	66 2/3% of monthly salary to a maximum of \$22,499 / benefit max of up to \$15,000
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Long Term Disability: Classes 3 thru 5

Core Plan – employer paid

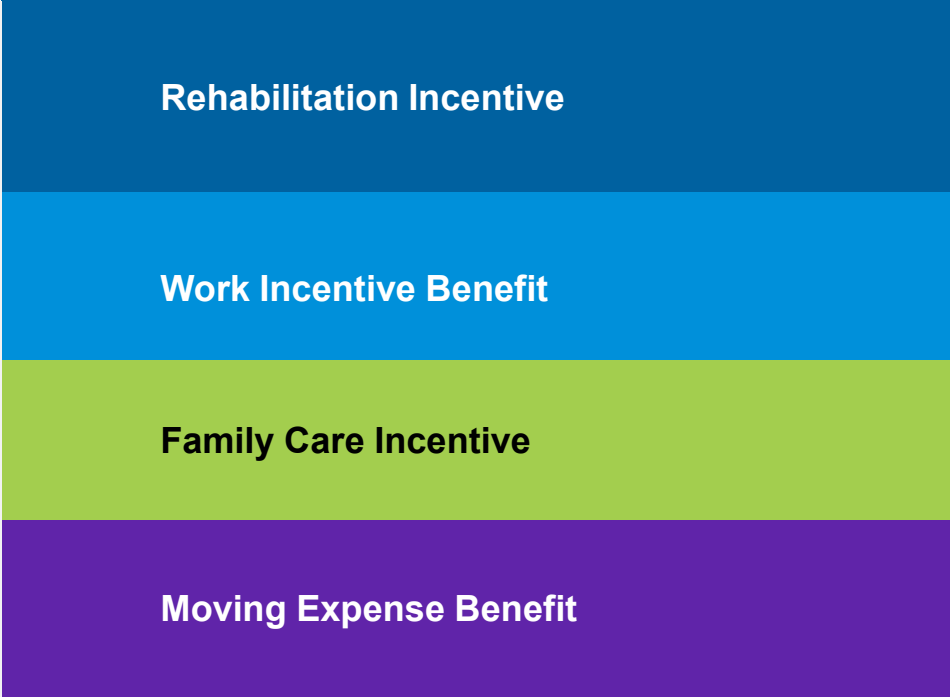
Monthly benefit	60% of monthly salary to a max of \$3,500 / benefit max of up to \$2,100
Elimination period	For Injury: 30 days For Sickness (includes pregnancy): 30 days
Earnings Definition	Gross salary or wages YOU were earning from your employer as of YOUR last day of active work before YOUR disability began
Pre-Existing	Look back: 3 months prior to effective date / not covered for 12 months from effective date
Duration	Reducing Benefit Duration

Buy Up – employee paid



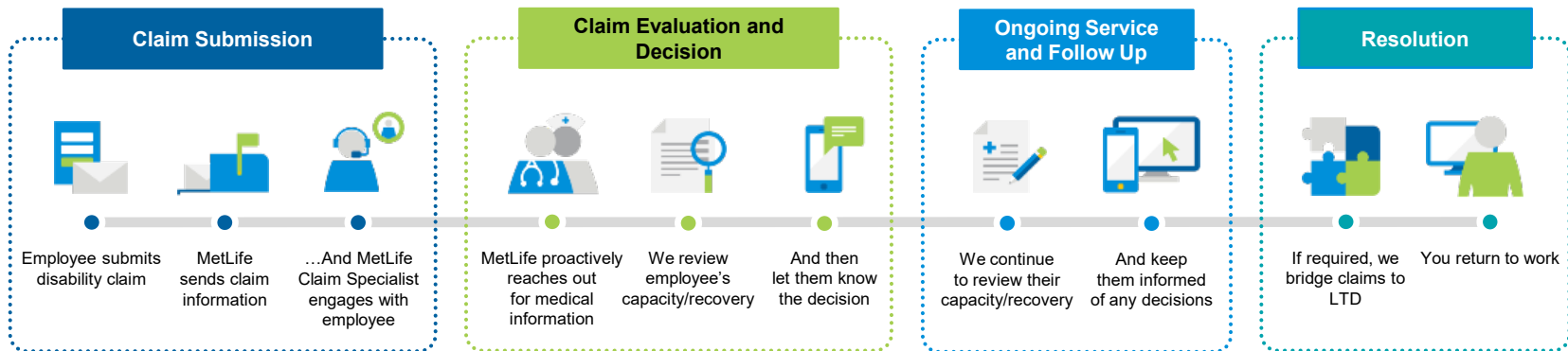
Monthly benefit	60% of monthly salary to a maximum of \$6,667 / benefit max of up to \$4,000
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Rehabilitation and Return to Work Incentives



Employees' needs are our top priority

Highly trained, compassionate experts here to help your employees return to work




Get help with your claim
Questions? Contact us:
1-888-294-1996
Monday - Friday, 08:00 AM to 11:00 PM EST

You can benefit from MyBenefits



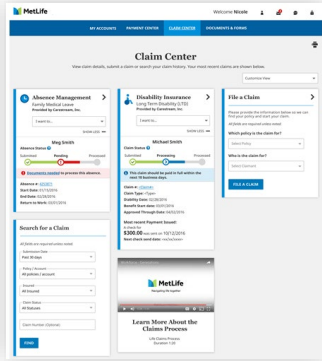
www.metlife.com/mybenefits

- Access MetLife benefits information right from your desktop
- Get helpful tools and benefits information
- Take advantage of self-service features
- MyBenefits makes managing your benefits simpler and easier

Personalized homepage for all your MetLife benefits

- **View your disability claim information** and file a claim online. Receive alerts when your claim status has changed.
- **Access forms and documents** in the forms library for you to download.
- **Special message boxes** on the homepage provide timely benefits information.
- **Track claims online** and choose to receive e-mail notifications on status changes to your claims for certain benefits.

Learn more about your benefits — so you can get more out of them!



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The MetLife mobile app

It's easy. Download “MetLife US” at the App Store or Google Play. Log in with your MyBenefits information to access these features.*



Disability

- View and update your claim information
- Send messages and attachments to MetLife
- Setup Direct Deposit for benefit payments

*To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app.



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Questions? Need help or more info?



Visit

<https://hr.ventura.org/benefits/absence-management-disability-plans>



Call MetLife:

1-888-444-1433 (group number 154209)

Monday through Friday, 8 am – 8 pm, EST

Thank you.

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Disability Footnotes

DI1. Disability insurance underwritten by Metropolitan Life Insurance Company, New York, NY. Like most group disability insurance policies, MetLife group policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force.

DI2. METLIFE'S SHORT TERM DISABILITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy or its provisions may vary or be unavailable in some states. Short Term Disability policies offered by MetLife may include a preexisting condition exclusion. MetLife offers ShortTerm Disability on both an Attained Age and an Issue Age basis. Attained Age rates are based on specified age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age Short Term Disability is guaranteed renewable, and premium rates are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age Short Term Disability on a class-wide basis. For complete details of coverage and availability, please contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of the worksite Short Term Disability Insurance product is pending regulatory approval.

Product Disclaimers

Like most group disability income policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative for complete cost and details.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group insurance policies, MetLife group insurance policies contain certain exclusions, limitations and requirements for maintaining coverage in force. Please contact MetLife for costs and complete details. Only upon submission of a complete Statement of Health form will the coverage be considered by Metropolitan Life Insurance Company NY, NY. Coverage will be effective in accordance with the applicable policy and certificate after approval by Metropolitan Life Insurance Company.

MetLife's [Group Term Life Insurance] [and Group Universal Life Insurance] is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form# [GPNP99] [[G.2130-S],[GPNP99-Trust].



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