

Frontier Technology, LLC Disability Plan Benefits

Metropolitan Life Insurance Company

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

What is Long Term Disability insurance?

Long Term Disability (LTD) insurance helps replace a portion of your income for an extended period of Disability.

Eligibility Requirements

Long Term Disability:

All active full time employees working at least 30 hours per week are eligible to participate. An Employee who does not have regular work hours is deemed eligible if he or she has worked at least an average of 30 hours per week during the preceding 12 calendar months.

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, for which you are receiving appropriate care and treatment from a Doctor on a continuing basis, you are unable to earn more than 80% of your predisability earnings or Indexed predisability earnings at your own occupation for any employer in your local economy during your elimination period and the next 24 months..

Following the own occupation period, if you are unable to earn 80% of your Indexed predisability earnings in your local economy at any gainful occupation for which you are reasonably qualified taking into account your training, education and experience and predisability earnings.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance/ Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

What is the benefit amount?

Long Term Disability:

The Long Term Disability benefit replaces a portion of your predisability earnings, less other income you may receive from other sources¹ for the same Disability (e.g., Social Security, Workers' Compensation, vacation pay, etc.).

The Benefit amount is 60% of the first \$10,000 of your Predisability 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 \$6,000. If your salary exceeds \$10,000, Your LTD benefit will be limited to this maximum.



When do benefits begin and how long do they continue?

Long Term Disability:

Benefits begin to accrue on the date following the day you complete 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 90 days.

Your plan's maximum benefit duration and any specific limitations are described in the Certificate of Insurance/Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

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. (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 doctor 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 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. (Please note – this assistance is only offered if you are approved for LTD 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.



For the first 24 months of LTD benefits you may receive up to 100% of your predisability earnings when combining benefits, work incentives, other income sources such as Social Security benefits, and part-time earnings. After the 24 month period, your monthly benefit will be reduced by 50% of your predisability earnings while disabled. However, if the total amount you receive when combining benefits, work incentives, other income sources such as Social Security benefits, state disability benefits, and part-time earnings exceeds 100% of your predisability earnings, your monthly benefit will be further reduced by that portion of the total amount you receive which exceeds 100% of your predisability earnings.

With the Rehabilitation Incentive you can get a 10% increase in your monthly benefit.

The Family Care Incentive provides reimbursement up to \$250 per month for eligible expenses, such as child care, during the first 24 months of Disability.

Q. Are there any exclusions for pre-existing conditions?

A. Yes. For the first 12 months your plan may not cover a sickness or accidental injury that arose in the months prior to your participation in the plan. Thereafter, provided you remain disabled, the sickness or accidental injury may be covered. A complete description of the pre-existing condition exclusion is included in the Certificate of Insurance/Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

Q. Are there any exclusions to my coverage?

A. Yes. Your plan does not cover any Disability which results from or is caused or contributed to by:

- War, insurrection or rebellion;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Committing a felony.

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 occurrence for a lifetime maximum of Disability for 24 months. 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 24, 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.

If you are disabled due to mental or nervous disorders or diseases OR neuromuscular, musculoskeletal or soft tissue disorder OR chronic fatigue syndrome and related conditions, 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; or
- bi-polar disorder

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

The "Plan Benefits" provides only a brief overview of the LTD plan. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance/Summary Plan Description. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

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

¹ Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources, where permitted to do so.

