UNIVERSITY OF MISSOURI

Long Term Disability SPD

Effective January 1, 2018
This SPD is designed to provide an overview of the University of Missouri System’s Long Term Disability Plan. While the University hopes to offer participation in this plan indefinitely, it has the right to amend or terminate any benefit plan.

In addition to this SPD, the University plans to continue to use other methods of communication such as memos, meetings, newsletter articles or electronic media to help you stay informed. Also available is the benefits department website at the URL address listed below.

It's important for you to have a good understanding of all this plan has to offer. Please review this SPD carefully. If you have questions, contact your HR Generalist at the appropriate address or phone number and/or Internet address shown below.

<table>
<thead>
<tr>
<th>Columbia, Extension, System, Health Care and Retirees</th>
<th>Kansas City</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mailing Address:</strong> University of Missouri System Office of Human Resources Woodrail Centre 1000 West Nifong Boulevard Building 7, Suite 210 Columbia, MO 65211</td>
<td><strong>Mailing Address:</strong> University of Missouri Kansas City Human Resources Department 226 Administrative Center 5100 Rockhill Road Kansas City, MO 64110</td>
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</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Rolla</th>
<th>St. Louis</th>
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</thead>
<tbody>
<tr>
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<td><strong>Telephone:</strong> (573) 341-4241</td>
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<tr>
<td><strong>Fax:</strong> (573) 341-4984</td>
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</tr>
</tbody>
</table>

Total Rewards Department webpage: [http://www.umsystem.edu/totalrewards](http://www.umsystem.edu/totalrewards)
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Your Long-Term Disability Plan is designed to protect your financial security in the event you experience a long-lasting illness or injury.

You have a choice between two levels of LTD protection — Option A (Core Plan) or Option B (Buy-up Plan) coverage. The benefits available under each option are described in this SPD.

This summary is designed to give you an overview of the major points of the plan. The plan is governed by a legal plan document. In the event of a conflict between this summary and the legal plan document, the legal plan document will control.

Am I eligible for coverage?
If you are an active employee or subsidiary employee (CRR 320.050) of the University, you are eligible for coverage, provided you also meet the following conditions:

- You are classified 75% FTE or more.
- You have an appointment duration of at least nine months.
- You are regularly scheduled to work an average of 30 hours a week.

For the purpose of this section any individual who is simultaneously employed by the University and the Harry S. Truman Veterans Administration Hospital pursuant to an agreement between said organizations, and whose joint appointments, combined, otherwise meet the requirements of this section, shall be considered an Employee.

A per diem employee is excluded as an Employee under this Plan.

When does coverage begin?
You may select between Option A and Option B at initial enrollment. Option A coverage begins on the date of hire or the benefit eligibility date unless you decline LTD coverage altogether. Option B coverage begins on the date of hire, provided you enroll within 31 days of employment. If you apply for Option B coverage during the Annual Enrollment period, you must provide evidence of good health prior to December 31 of the current year. Coverage goes into effect the first day of the month immediately following the approval date or January 1 of the following year, whichever is later.

If you are not actively at work due to a disability on the date your coverage would otherwise begin, coverage will not be effective until the date you return to full-time active employment.

Who pays for this coverage?
If you choose Option A, the University will pay the full cost of coverage. If you choose Option B, the plan giving a higher level of coverage, the University will contribute an amount equal to that contributed for employees enrolled in Option A. You pay only the difference in cost between Option B and Option A. Your contribution will be made on a before-tax basis, which lowers the current income taxes you pay, unless you choose to contribute on after-tax basis. For more details about how the before-tax feature works for you, refer to your Flexible Benefits Plan SPD. No premium contributions are required of you during any period for which disability benefits are payable under this plan.
How much coverage do I have?
The amount of your coverage depends on your basic monthly earnings and which coverage option you choose.

Basic monthly earnings means one-twelfth of your annual base salary, not to exceed $150,000 per year. It does not include any additional compensation for special services, overtime, summer terms and intercessions.

After you have been totally disabled for 149 calendar days, you will be eligible to receive a monthly benefit depending on the level of coverage you have chosen. The following chart highlights the benefit features of each plan:

<table>
<thead>
<tr>
<th>Benefit amount</th>
<th>Option A</th>
<th>Option B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum monthly benefit</td>
<td>60% of base salary</td>
<td>66-2/3% of base salary</td>
</tr>
<tr>
<td>Maximum monthly benefit</td>
<td>greater of 15% or $50</td>
<td>greater of 15% or $50</td>
</tr>
<tr>
<td></td>
<td>$7,500</td>
<td>$8,333</td>
</tr>
</tbody>
</table>

No matter which option you choose, your monthly benefit will be integrated with income you may receive from certain other sources. For a list of these sources, see the answer to the question *What other income affects my monthly LTD benefit* that appears later in this SPD. The total amount of income you can receive from the plan combined with all other sources depends on the plan option you chose when you enrolled. As explained later, Option A ensures you will receive up to 60% of your salary. Option B allows you to receive up to 85% of your salary.

What happens if my salary changes?
The amount of your coverage (and your premium cost, if you are covered under Option B) will change when your salary changes.

May I change my choice of coverage?
You may increase your coverage from Option A to Option B during the annual enrollment period by submitting evidence of good health. Coverage goes into effect the first day of the month immediately following the approval date or January 1 of the following year, whichever is later.

You may decrease coverage from Option B to Option A only during the annual enrollment period.

The rules governing changes in coverage purchased with before-tax contributions are explained in the Flexible Benefits Plan SPD.

When do I begin receiving benefits?
After you have been totally disabled for 149 calendar days, you will be eligible to receive monthly benefits, provided you are under a doctor's care and you submit proof of your disability (see the section called *How do I file a claim*?).

What does total disability mean?
You will be considered totally disabled during the elimination period and the first 24 months of benefits if you are unable to perform the material and substantial duties of your regular occupation because of sickness or accidental injury.

After benefits have been paid for 24 consecutive months, you will continue to qualify as totally disabled only if you can’t work in any job in your local economy for which you are qualified by training, education and experience, and which provides compensation for more than 60% of your base salary if you are covered under Option A, or 66-2/3% of your base salary if you are covered under Option B. In addition, you must be determined disabled under a social security plan (unless you are not covered under a social security plan) and...
receiving payments under that plan, or have reached normal retirement age prior to the end of the first 24 months of receiving disability benefits, and have begun to receive social security retirement benefits.

In all cases, you must be under the regular care of a physician; however, you do not have to be hospitalized or confined to your home.

What other income affects my monthly LTD benefit?

Your monthly LTD benefit will be reduced if you are eligible for certain other income benefits including the following:

- Workers’ Compensation or similar laws
- Civil service retirement benefits, or any benefits provided under state or federal disability plans
- Benefits from the University of Missouri System Retirement, Disability, and Death Benefit Plan
- Primary and family Social Security benefits
- Compensation paid by the University (including accumulated sick leave, vacation, etc.)

However, your benefit will not be affected by any future cost of living increases to these other income benefits. In any event your monthly LTD benefit will not be reduced below the greater of 15% or $50. Please refer to the section titled What if I accept rehabilitative employment.

How is my benefit determined?

The amount of your monthly LTD benefit depends on the plan option you chose when you enrolled.

Option A (Core Plan)

To determine the amount of your monthly benefit under Option A:

1. Take the lesser of 60% of your basic monthly earnings or $7,500.
2. Add this amount to your other income listed in the previous section.
3. If the total is more than 60% of your basic monthly earnings, then the LTD Plan benefit will be reduced so that the total amount you receive from all income combined equals 60% of your basic monthly earnings (up to $7,500 each month).

Option B (Buy-up Plan)

To determine the amount of your monthly benefit under Option B:

1. Take the lesser of 66-2/3% of your basic monthly earnings or $8,333.
2. Add this amount to your other income listed in the previous section.
3. If the total is less than 85% of your basic monthly earnings, (up to $10,625 each month), you will receive the full amount of your LTD benefit (the amount you calculated in step 1).
4. If the total is more than 85% of your basic monthly earnings, (or $10,625 if less) then the LTD Plan benefit will be reduced so that the total amount you receive from all income combined equals 85% of your basic monthly earnings (up to $10,625 each month).

Example

An employee becomes totally disabled due to an injury. The employee’s basic monthly earnings are $1,500 per month. If the employee receives a $400 disability benefit from Social Security, his/her LTD benefit, according to each option would be as follows:

<table>
<thead>
<tr>
<th>Basic LTD benefit amount</th>
<th>Option A</th>
<th>Option B</th>
</tr>
</thead>
<tbody>
<tr>
<td>$900</td>
<td>(60% of $1,500)</td>
<td>(66-2/3% of $1,500)</td>
</tr>
<tr>
<td>Social Security benefit amount</td>
<td>$400</td>
<td>$400</td>
</tr>
<tr>
<td>Benefit paid by LTD Plan</td>
<td>$500</td>
<td>$875</td>
</tr>
<tr>
<td>Total Monthly income from LTD Plan plus Social Security</td>
<td>$900</td>
<td>$1,275</td>
</tr>
<tr>
<td>(60% of salary)</td>
<td>(85% of salary)</td>
<td></td>
</tr>
</tbody>
</table>
How long will my LTD benefit payments last?
As long as you remain totally disabled, your monthly disability income benefit will continue for the following duration subject to the Limitations shown below:

<table>
<thead>
<tr>
<th>Age at disability</th>
<th>Maximum benefit period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Younger than 62</td>
<td>To age 65</td>
</tr>
<tr>
<td>62</td>
<td>42 months</td>
</tr>
<tr>
<td>63</td>
<td>36 months</td>
</tr>
<tr>
<td>64</td>
<td>30 months</td>
</tr>
<tr>
<td>65</td>
<td>24 months</td>
</tr>
<tr>
<td>66</td>
<td>21 months</td>
</tr>
<tr>
<td>67</td>
<td>18 months</td>
</tr>
<tr>
<td>68</td>
<td>15 months</td>
</tr>
<tr>
<td>69 and older</td>
<td>12 months</td>
</tr>
</tbody>
</table>

Limitations for disabilities based on a Mental or Nervous Disorder or Disease
A maximum lifetime benefit period of 24 months will apply for disabilities based on a Mental or Nervous Disorder or Disease. This is not a separate maximum for each such Mental Illness condition as for each period of disability, but a combined lifetime maximum for all periods of disability and for all of these conditions.

Mental illnesses excluded from this limitation are:
- Neurocognitive Disorders;
- Schizophrenia; or
- Bipolar I Disorder.

Limitations for disabilities based on a Special Condition
A maximum lifetime benefit period of 24 months will apply for disabilities based on a Special Condition. This is not a separate maximum for each such Special Condition as for each period of disability, but a combined lifetime maximum for all periods of disability and for all of these conditions.

Special Conditions included in the limitation are:
- Chronic fatigue syndrome
- Fibromyalgia
- Carpal tunnel syndrome
- Alcohol, drug, or chemical abuse, dependency or addiction

Neuromuscular, Musculoskeletal or Soft Tissue disorders including, but not limited to, any disease or disorder of or injury to the spine or extremities and their surrounding soft tissue; sprains or strains of joints or their adjacent muscles, Carpel Tunnel Syndrome or other Repetitive Motion Disorders, unless the Disability has objective evidence of:
- Myelopathies;
- Myopathies;
- Connective Tissue Disorder or Disease
- Tumors of the spine, bone or soft tissue
- Spinal Vascular Malformations; or Spinal Cord Damage.
What if I try to return to work and then become totally disabled again?

If You Return To Active Work Before Completing Your Elimination Period

If you return to active work before completing your elimination period for a period of 40 days or less, and then become disabled again due to the same or related sickness or accidental injury, you will not be required to complete a new elimination period; those days will count toward the completion of your elimination period.

If you return to active work for a period of more than 40 days, and then become disabled again, you will have to complete a new elimination period.

If You Return To Active Work After Completing your Elimination Period

If you return to active work after completing your elimination period for a period of 180 days or less, and then become disabled again due to the same or related sickness or accidental injury, you will not be required to complete a new elimination period. For purposes of determining your benefits, such disability will be considered to be a part of the original disability, using the same pre-disability earnings and applying the same terms, provisions and conditions that were used for the original disability.

If you return to active work for a period of more than 180 days, and then become disabled again, you will have to complete a new elimination period.

What if I accept rehabilitative employment?

If you are totally disabled and unable to work at your regular occupation, but would like to work at another job, you may continue to receive LTD benefits under this plan.

Your monthly disability benefit will not be reduced for the first 12 months you engage in rehabilitative employment as long as the sum of:

- your total disability benefit payable under this plan; plus
- benefits received from other applicable sources (please refer to section called What other income affects my monthly LTD benefit that appears earlier in this SPD); plus
- income from your rehabilitative employment is not more than 100% of your monthly base pay. If the sum is more than 100% of your monthly base pay, the excess amount over 100% of base pay will be reduced from the total disability benefit payable under this plan.

After rehabilitative employment benefits have been paid for 12 months, your monthly disability benefit payable under this plan will be reduced by 50% of the compensation paid by the rehabilitative employment.

Monthly benefits will not be paid to any claimant who has been determined by the University to qualify for a University provided vocational rehabilitation program that would enable a claimant to return to work but who refuses to participate in such a program.

Are pre-existing conditions covered?

Disability related to a pre-existing condition is not eligible for benefits unless the disability occurs after you have been participating in the plan for 12 months.

A pre-existing condition is any condition for which you received medical treatment, consultation, care or services or took prescribed medication or had medications prescribed in the 12 months prior to the effective date of your coverage.
Are any other disabilities excluded?

You will not receive benefits for disabilities resulting from:

- Attempted suicide while sane;
- An act of declared or undeclared war;
- Service in the armed forces of any country or international authority;
- Intentionally self-inflicted injuries;
- The commission or attempted commission of an assault or felony;
- Active participation in a riot;
- Sickness commencing or accidental bodily injury occurring during any period of incarceration
- Participating in an illegal occupation or fraudulent act.

When does coverage end?

Your coverage will end on the earliest of the following dates:

- The day immediately following the day your employment terminates.
- The date you are no longer eligible for coverage.
- The contribution due date if you fail to make the required payment.
- The date the plan is discontinued.

During an authorized leave of absence without pay, you may continue your coverage by paying the required monthly contributions in advance or through monthly billing.

How do I file a claim?

If you become totally disabled and expect to remain so for at least 150 days, you should notify MetLife by calling 1-866-729-9200. Forms to be completed by you and your doctor will then be mailed to you. Completed claim forms should be submitted according to the instructions included on the forms at any time during the elimination period, but no later than 90 days after the end of the 149-day elimination period.

If you are unable to submit your claim within this time period, you must do so as soon as reasonably possible. However, no claim is accepted later than one year from the date of disability.

You must provide proof of continued disability and regular attendance of a physician at such intervals as MetLife may reasonably require. In addition, MetLife may require that you be examined by an independent physician or vocational expert of its choice to determine the extent of any sickness or injury for which you have made a claim.

The Long-Term Disability Plan is insured by MetLife.

What if my claim is denied?

If it has been determined that you are not totally disabled as defined by this plan, or you are no longer totally disabled if you have been receiving benefits under this plan, you will have 90 days from the date of notification to file an appeal and furnish proof of your total disability or continued total disability. If you furnish proof of total disability or continued disability, within 90 days, you will be eligible for benefits from the date benefits would otherwise begin for new claims, or from the date you are determined to be continuously disabled for terminated claims.