PIA Services Group Insurance Fund
Plan Summary

Short term disability insurance is designed to provide you with continuing monthly income during the initial weeks while you are out of work due to an illness or accident. This can be used to supplement your long term disability plan with additional income during the the elimination period of that plan.

Eligibility
All Members[1] in good standing, who are under age 65 and actively at work for at least 20 hours a week will be eligible to apply for coverage after completing a 30 day waiting period of continuous membership.

Coverage options:

Short Term Disability Insurance

Choices	Maximum Benefit	Minimum Benefit	Requirements
Maximum Benefit Period: **22 week** *(works with LTD 180 day plan)*	$1,500 per month	The greater of $100 or 10% of Your Pre-disability Earnings	Complete Statement of Health form
Maximum Benefit Period: **9 weeks** *(works with LTD 90 day plan)*	$1,500 per month	The greater of $100 or 10% of Your Pre-disability Earnings	Complete Statement of Health form

*MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

The amount of STD benefit may not exceed the Maximum Monthly Benefit established under the plan, regardless of your annual salary amount. If your salary exceeds max covered earnings amount your benefit will be limited to 70% of max covered earnings amount, depending on your selection.

Your Pre-disability Earnings means gross salary or wages you were earning from your Own Occupation as of the first day of the calendar month preceding your last day of Active Work before your Disability began.
The term includes commissions you earned averaged over the 24-month period before Disability began, or over the period of your employment.

MetLife

ADF# DI1252.16

Additional plan benefits

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 to help you get the maximum benefits from your coverage.

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/Accommodations
Recommending adjustments (e.g., redesign of work station tools) that enable you to return to your previous job or a similar one.

Retraining
Development programs to help you return to your previous job or educate you for a new one.

Frequently asked questions

How do I apply?
Please contact Lockton Affinity, plan administrator, at 1-800-336-4759 for quotes and applications.
Visit piatrust.com for more information

How is disability defined under this plan?
Generally, you are considered disabled and eligible for Short Term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with the requirements of treatment and you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer.

When do benefits begin and how long do they continue?
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 as follows:

For Injury: 30 days
For Sickness (includes pregnancy): 30 days

Benefits continue for as long as you are disabled up to a maximum duration of 22 or 9 weeks of Disability. Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance provided by your plan administrator.

Can I receive benefits if I return to work part-time?
Yes, as long as you are disabled and meet the terms of your Disability plan, you may qualify for adjusted Disability.

Are there any exclusions for pre-existing conditions?
Yes. You are not covered for a disability caused or substantially contributed to by a pre-existing condition, or the medical or surgical treatment of a pre-existing condition. Pre-existing condition means you received medical treatment, care or services for a diagnosed condition, or took prescribed medication for a diagnosed condition in the 12 months immediately prior to the effective date of coverage, and the disability caused or substantially contributed to by the condition begins in the first 12 months after the effective date of coverage; or we will not pay benefits for a disability caused by, contributed to by or resulting from a pre-existing condition unless you have been insured and actively at work for at least 24 consecutive months.
Please see the Certificate of Insurance or contact your plan administrator at 1-800-336-4759 for additional details.

Are there any exclusions to my coverage?

Yes. Short Term Disability insurance 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 or terrorist act;

- Active participation in a riot;

- Intentionally self-inflicted injury or attempted suicide;

- Commission of or attempt to commit a felony;

- We will not pay short term benefits for any disability caused or contributed to by elective treatment or procedures, such as:

  a. Cosmetic surgery or treatment primarily to change appearance;

  b. Reversal of sterilization;

  c. Liposuction;

  d. Visual correction surgery; and

  e. In vitro fertilization, embryo transfer procedure or artificial insemination. However, pregnancies and complications from any of these procedures will be treated as a Sickness

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.

Other exclusions or limitations to your coverage may apply. Please contact your benefits administrator with any questions.

[1] You must be a member of The National Association of Professional Insurance Agents, in good standing, as defined in the Trust Agreement for the PIA Services Group Insurance Fund.

The Plan Overview provides only a brief overview of the STD plan. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.
The PIA Services Group Insurance Fund is administered by Lockton Affinity, LLC d/b/a Lockton Affinity Insurance Brokers LLC in California #0795478. Coverage is subject to actual policy terms and conditions. Policy benefits are the sole responsibility of the issuing insurance company. Coverage may not be available in all states. The PIA Trust will receive a royalty fee for the licensing of its name and trademarks as part of the insurance program offered to the extent permitted by applicable law. Please contact Lockton Affinity, plan administrator, at 1-800-336-4759 for more information.

Short Term Disability coverage is provided under a group insurance policy (GPNP99-TRUST) issued to PIA Services Group Insurance Fund by MetLife. Like most group disability insurance policies, MetLife group policies contain certain exclusions (state variations may apply), waiting periods, reductions, limitations and terms for keeping them in force. Plan may not be available in all states. Ask your Plan Administrator for complete costs and details.

Policy number 225769-1-G

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