Maine Municipal Employees Health Trust

INCOME PROTECTION PLAN

The MMEHT Income Protection Plan is a short-term disability plan that provides income benefits to employees who are unable to work due to a non-job related accident, injury or illness.

Benefit Options:
Three Levels of Coverage
40% of Salary
55% of Salary
70% of Salary

Benefits Begin:
1st Day of full disability for an Accident
8th Day of full disability for an Illness

Benefits: Paid regardless of sick leave or other income the employee may receive. Benefits will, however, be offset by the amount of any disability income payments received from the Maine Public Employees Retirement System, or under U.S. Social Security, if such payments are made as the result of the same disability that the IPP benefit is covering.

- Benefits are paid on a weekly basis.
- Partial benefits are paid if an employee returns to work for less than the employee's normal work schedule.
- The maximum benefit an employee may receive is $1,000 per week.
- Benefits will be paid for a maximum of 52 weeks for each separate period of disability.

Exclusions/Limitations:

- Any period when not under the care of a physician.
- Any disability which may be covered by a third party liability claim.
- Any disability covered by a Workers' Compensation Act or any similar local, state, or federal statute.
- Any disability sustained or resulting from duty as a member of the armed forces.

No benefits are payable for claims submitted more than 90 days following the onset of total disability.

Eligibility: The MMEHT Income Protection Plan is available to benefit eligible employees who work an average of at least twenty (20) hours per week on a year round basis, or greater, as determined by your employer's guidelines.

*This document is intended only as a limited summary of the MMEHT Income Protection Plan. All benefits, exclusions, and limitations are subject to the terms of the Plan Document.

For more information, please contact the Health Trust at 1-800-852-8300 or speak with your Field Service Representative.