

DISABILITY FILING INSTRUCTIONS

Flight Attendants are eligible for Optional Short-Term Disability (OSTD) and Voluntary Long-Term Disability (LTD). American disability payments will be reduced by benefits from other sources.

OPTIONAL SHORT-TERM DISABILITY (OSTD)

While you are disabled, your OSTD benefit will pay 50% of your adjusted weekly salary, for up to 26 weeks. Payments will start on your eighth day of disability, or when your sick time is exhausted, whichever is later.

VOLUNTARY LONG-TERM DISABILITY (LTD)

After four months of disability (and any STD benefits have ended), your LTD will provide 50% of your base monthly salary up to age 65. If you are over age 60 on your first day of disability, your LTD may cover up to five years from your first day of disability.

Provided you qualify, LTD Plan benefits are payable at the end of the elimination period: the date you are disabled for four consecutive months; the latest day you received salary/pay from the Company (both salary continuance and sick pay) — sick pay must be exhausted; or the last day you receive other benefits for your disability.

You should file LTD Plan claim as soon as you become disabled. Do not wait until your sick pay is used up or until your four-month elimination period expires — file your claim immediately. The latest you can file your LTD Plan claim is one year after your disability began. If you file your disability claim beyond this one-year deadline, your claim will not be accepted, and you will not be eligible for LTD Plan benefits.

SEVERE CONDITION

If you are diagnosed with a qualifying severe condition, your LTD will provide you with a one-time payment of \$5000 in addition to the normal coverage.

LEARN MORE

You can find all the plan details for your STD and LTD options on the [Plan Guides](#) page.

METLIFE CONTACT

If you have any questions about submitting your claim, please contact MetLife Customer Service at **(888-533-6287)** for more information.