

Voluntary Short Term Disability Insurance

Effective June 1, 2024 – May 31, 2025

You can elect voluntary benefits by logging in to **ADP TotalSource®**.

When there, select **Myself > Benefits > Enrollments**. Feel free to contact **ADP TotalSource** at **(844) 448-0325** with any questions you may have about how to elect voluntary coverages.

If you have questions about the benefits plans, contact MetLife directly at **(877) ADPTS01** or **(877) 237-8701** between the hours of 8 a.m. – 8 p.m. ET.

Voluntary Short Term Disability Insurance

Voluntary Short Term Disability benefit may help replace a portion of your predisability earnings, less the income that was actually paid to you during the same disability from other sources¹ (e.g., state disability benefits, no-fault auto laws, sick pay, vacation pay, etc.) during the initial weeks of a disability.

Voluntary Short Term Disability Insurance: 26 Week Plan

Coverage Amount	Maximum Benefit	Minimum Benefit	Requirements
60% of your weekly earnings*	\$3,000 per week	Greater of 10% of gross benefit or \$25 per week	Medical questions are required if enrolling or increasing coverage outside of the new hire window
20% of your weekly earnings	\$3,000 per week	Greater of 10% of gross benefit or \$25	Medical questions are required if enrolling or increasing coverage outside of the new hire window

Voluntary Short Term Disability Insurance: 13 Week Plan

Coverage Amount	Maximum Benefit	Minimum Benefit	Requirements
60% of your weekly earnings*	\$3,000 per week	Greater of 10% of gross benefit or \$25 per week	Medical questions are required if enrolling or increasing coverage outside of the new hire window
20% of your weekly earnings	\$3,000 per week	Greater of 10% of gross benefit or \$25	Medical questions are required if enrolling or increasing coverage outside of the new hire window

*If you enrolled in an Employer paid STD plan, you are not eligible to elect a 60% Voluntary Short Term Disability benefit but may elect the 20% Voluntary STD plan to supplement the Employer paid disability benefit.

Special Considerations

If you work in a state with state-mandated disability or paid medical leave benefits (“State Benefits”)², you should carefully consider whether to enroll for this coverage. If you are eligible for State Benefits, you must apply if required by state law. If permitted, your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.



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Cost of Coverage

Cost is based on the amount of coverage you elect and your age at enrollment, it may change the following calendar year on 6/1.

EE's Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
26 Week Plan Per \$10 of weekly covered benefit	\$0.56	\$0.58	\$0.59	\$0.54	\$0.58	\$0.71	\$0.87	\$1.07	\$1.27	\$1.53
13 Week Plan Per \$10 of weekly covered benefit	\$0.48	\$0.49	\$0.50	\$0.46	\$0.49	\$0.60	\$0.74	\$0.91	\$1.08	\$1.31

Disability Plan Contribution Worksheet

This worksheet allows you to approximate your monthly and annual contributions for Voluntary Short Term Disability (VSTD) coverage. Contribution amounts are based on gross weekly income for STD. Actual contributions will be calculated by the payroll system.

VSTD 13 Week Example

Voluntary Short Term Disability Contribution:

A. Annual Earnings =	\$30,000	A. Annual Earnings =	\$
B. Weekly Earnings = (A divided by 52)	\$576.92	B. Weekly Earnings = (A divided by 52)	\$
C. Weekly Benefit = (B x 60%)	\$346.15	C. Weekly Benefit = (B x 60%)	\$
D. Value Per \$10 = (C divided by 10)	\$34.62	D. Value Per \$10 = (C divided by 10)	\$
E. Estimated Monthly Contribution (D multiplied by 35 years old = \$0.46)	\$15.92	E. Estimated Monthly Contribution = (D multiplied by the applicable age-banded rate)	\$

The amount of STD benefit may not exceed the Maximum Weekly Benefit established under the plan, regardless of your annual salary amount. If your calculated weekly benefit exceeds \$3,000 your benefit will be limited to \$3,000 per week. These benefits are non-taxable.

Eligibility Requirements

- All active full-time and part-time worksite employees* scheduled to work at least 15 hours per week for the eligible class of employees to which you belong.**
- An active worksite employee must first fulfill their probationary waiting period as determined by the worksite employer.
- A worksite employee must be Actively at Work³ on the date the insurance is effective or will take effect on the day the worksite employee resumes Active Work.

*Excluding temporary or seasonal employees.

**Non-Paid Owners and Commissions Only worksite employees who do not draw a salary or hourly wage from employer are not eligible for Voluntary Short Term Disability Insurance offered through MetLife.

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For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance provided by ADP TotalSource or contact MetLife with any questions.

How is “Disability” defined under your 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 are complying with the requirements of the treatment and, you are unable to earn more than 80% of your predisability earnings at your Own Occupation for any employer; and you are unable to perform each of the material duties of your Own Occupation.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance provided by your ADP TotalSource or contact MetLife with any questions.

What does Predisability Earnings mean?

In general, predisability earnings means gross salary or wages you were earning from the Policyholder as of your last day of Active Work before Your disability began. We calculate this amount on a weekly basis.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance provided by ADP TotalSource or contact MetLife with any questions.

Are there any offsets that will reduce my Disability Benefits?

We will reduce Your disability benefit by the amount of other income as defined in the Disability Income Insurance: Income Which Will Reduce your Disability Benefit section of the certificate.

Statutory offsets will be applied to the 60% plan. Please see Special Considerations section above.

When do benefits begin and how long do they continue?

The claim approval dates will include the unpaid elimination period and the claim will end upon recovery regardless if the worksite employee chooses to remain out of work under any other leave program(s). Disability benefits are based on eligibility as of the date of disability and continue to be paid for the approved duration regardless of employment status.

For Injury: 14 days.

For Sickness (includes pregnancy): 14 days.

Benefits continue for as long as you are disabled up to a maximum duration** of 13 or 26 weeks of disability depending on the plan elected during Open Enrollment.

Your plan's Maximum Benefit Period and any specific limitations are described in the Certificate of Insurance.

Pregnancy and childbirth are treated the same as any other sickness. Benefit eligibility will be determined based on the medical evidence provided by the physician, worksite employees job duties and duration guidelines. In general, postpartum recovery supports a benefit period of 42 days from the date of delivery for a normal delivery and 56 days following a C-section. The benefit period includes the unpaid elimination period of 14 days.

** Note: STD plan benefits are paid weekly. The max duration is inclusive of the elimination period for weekly benefit payments assuming the injury/sickness would fulfill the full duration.

Disability benefit payments will continue to be paid for the approved duration of the claim or until you are no longer disabled, whichever comes first, even if the worksite employer or worksite employee terminates while receiving disability benefits.

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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.

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 worksite 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 worksite 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.

Questions & Answers

Q. Can I purchase additional coverage?

A. Although your company may be paying for a disability plan now, you have an opportunity to purchase additional Voluntary Short Term Disability coverage. This enrollment option allows you to elect voluntary coverage in addition to Employer paid coverage. You can elect a 20% VSTD benefit if your worksite employer offers a company sponsored STD plan or you can elect a 60% or 20% VSTD benefit if your worksite employer does not offer an STD plan. Disability benefits may be taxable; however, when premiums are paid by you with post-tax dollars, the corresponding portion of the disability benefits may be tax-free.[†] We encourage you to purchase this valuable additional coverage as a supplement to your group plan coverage. A Statement of Health may be required.

Q. Can I still receive benefits if I return to work part time?

A. Maybe. 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 mandatory 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.

While disabled, you may receive up to 100% of your predisability earnings following your return to work when combining your disability benefit your work earnings and income from other sources.

If You participate in a Rehabilitation Program while disabled, We will increase Your Weekly Benefit by an amount equal to 10% of the Weekly Benefit. We will do so before We reduce Your Weekly Benefit by any Other Income.

Q. What if I return to Active Work?

A. If you return to Active Work before completing your elimination period and then become disabled, you will be required to complete a new elimination period. Additional medical information may be required. If you return to Active Work after completing your elimination period, we will consider you recovered from your disability.

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Q. Are there any exclusions for Pre-Existing Conditions?

A. Yes. There is a look back period of 3 months when a claim is received within the first 12 months of the date your disability insurance takes effect. A sickness, injury, or pregnancy is considered a pre-existing condition if, during the three months prior to your effective date of coverage;

- you received medical treatment, consultation, care or services; or
- took prescription medication or had medications prescribed.

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:

- Elective treatment or procedures, such as cosmetic surgery, reversal of sterilization, liposuction, visual correction surgery, in-vitro fertilization, embryo transfer procedure, artificial insemination or other specific procedures.
However, pregnancies and complications from any of these procedures will be treated as a sickness.
- 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.

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.

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ADP TotalSource does not endorse this program or make any warranties or representations as to its quality or suitability. **ADP TotalSource** does not contribute to any policy or service offered under the program. **ADP TotalSource's** responsibilities are limited to those permitted by applicable law and regulations governing voluntary benefit programs such as coordinating payroll deductions for premium payment. You are not obligated to purchase any of the voluntary policies or services offered and you may explore other options including purchase of policies or services directly from an insurance company or provider. You should discuss your options with your financial advisor, attorney, accountant, or other professionals.

The "Plan Benefits" 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.

¹ Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.

² These jurisdictions include, but may not be limited to, California, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Colorado as of 1/1/24, Maryland, Delaware, and Minnesota as of 1/1/26, and Maine as of 5/1/26).

³ Actively at work means that you are performing the substantial and material duties of your own occupation for full pay. This must be done at your place of business, or a location to which such business requires you to travel.


†Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of this Disability insurance. You should seek advice based on your particular circumstances from an independent tax advisor.

Short Term Disability ("STD") coverage is provided under a group insurance policy issued to your employer by MetLife. This STD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your STD contributions cease (if applicable) or upon termination of the group contract by your employer.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Access the Aon microsite for costs and complete details www.BenefitsGo.com/EEpaidBenefits. State variations may apply.



Voluntary Short Term Disability Insurance



Help protect your income and lifestyle with Voluntary Short Term Disability Insurance.

Coverage that may help protect your income when you are unable to work.

■ Mortgage or rent ■ Childcare ■ Grocery bills

* Photos do not represent actual MetLife Customers.

What is Voluntary Short Term Disability Insurance?

It is a cost effective way to help protect your income when you are unable to work due to illness or injury. Injury or illness can happen to anyone, and can impact your ability to earn money. That's why financial experts have recommend Short Term Disability insurance as part of a sound financial plan.

Special Considerations

If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits")¹, you should carefully consider whether to enroll for this coverage. If you are eligible for State Benefits, you must apply if required by state law. If permitted, your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

Q. Why is having Voluntary Short Term disability insurance so important?

A. Having Voluntary Short Term Disability protection may help you cover your essential living expenses and may help safeguard your savings, since it may help replace a portion of your income during the initial weeks of a disability. Benefits continue for as long as you are disabled up to a maximum benefit period of 13 or 26 weeks of disability which includes the unpaid elimination period.

Q. Can I have multiple Voluntary Short Term Disability Insurance policies?

A. Worksite employees may be eligible for coverage and benefits for multiple worksite employers. If you are eligible for coverage for multiple worksite employers, the terms, coverage, conditions, and rights described in the certificate will apply separately to each worksite employer. Refer to your certificate of coverage for specific details.

Depending on the state you live in, disability benefits will be offset by statutory benefits.

Voluntary Short Term Disability Insurance

Q. Does ADP TotalSource have an Actively at Work Rule?

A. Yes, the Actively at Work definition applies to all covered worksite employees. Worksite employees must be Actively at Work or at active work and performing all the usual and customary duties of their job. This must be done at one of the following:

- The employer's place of business;
- An alternate place approved by the employer;
- A place to which the employer's business requires them to travel.

Worksite employees are considered Actively at Work during weekends, approved vacations, holidays or business closures if they were Actively at Work on the last scheduled workday preceding such time off.

Q. Is the Voluntary Short Term Disability plan taxable?

A. No, the Voluntary Short Term Disability plan is 100% employee paid and is non-taxable.

Q. What is a Statement of Health (SOH) and how will I know if I need it?

A. A Statement of Health (SOH) is a series of medical questions which are asked to help us evaluate your overall health. Depending on your worksite employers plan and the amount of coverage you request, you may be asked to complete a Statement of Health form. If a Statement of Health is required, your plan administrator will start the process and instructions will be provided.

Q. How do I pay for my Voluntary Short Term Disability insurance?

A. Premiums are conveniently deducted through payroll deductions.

Q. If I live in a state that has a state disability or medical leave plan, should I enroll in Voluntary Short Term Disability?

A. Enrolling in the Voluntary Short Term Disability plan may still help supplement your income if you cannot work due to a disability. If you enroll in the 60% plan your payment may be adjusted based on what your state pays you². There will be no reduction, if you enroll in the 20% plan. We encourage you to research what's available through your state to determine if the Voluntary Short Term Disability benefit is a good fit for you.

Q. What happens when I want to file a claim?

A. Claims should be filed by calling **877-ADPTS01** or **(877-237-8701)** Monday through Friday from 8 a.m. – 11 p.m. ET or log into mybenefits.metlife.com/ADPTotalSource. Track the status of a claim online or on the MetLife US App. Search "MetLife" in the App Store or Google Play to download the app.

Q. When can I enroll?

A. Enrollment can occur as a new hire, during a qualifying life event or during annual enrollment. Health questions are required if enrolling or increasing coverage outside of the new hire window. The sooner you enroll, the sooner you will enjoy the added financial protection that disability coverage helps provide.

Q. What happens if I do not make any changes during annual enrollment?

A. If you do not make changes during annual enrollment, your coverage will default to your current coverage choices from the previous plan year. You may wish to review your coverage each year during annual enrollment to ensure it still fits your needs.

Voluntary Short Term Disability Insurance

Q. When do overpayments occur?

A. An overpayment can occur for various reasons including, but not limited to an incorrect salary amount is used in determining predisability earnings³ or if late notice or retroactive receipt of 'other income' benefits were not previously offset as per the disability plan provisions. Please check the plan certificate for details.

Our insured plans include a contractual right of recovery for any disability payments made to a worksite employee with a cause of action against a responsible third party. The right of recovery allows us to pursue an overpayment or payment from a worksite employee who is receiving lost wages from an accident lawsuit.

Q. How does MetLife recover Overpayments?

A. Overpayment recovery may be achieved in a variety of ways. The recovery for an overpayment is determined by the Claims Specialist after thorough review of the benefits paid, review of the plan language and consideration specific to each claimant.

Q. What happens if I file my claim late?

A. When a worksite employee files an initial disability claim, both the notice of claim and the required proof of disability should be sent to us within 90 days of the date of elimination period.

Q. What is the process for payment of my Voluntary Short Term Disability benefit?

A. Our goal is to render a claim decision within an average two business days of receipt of all information we deem necessary.

MetLife will aim to make all claim approvals within 10 days of claim receipt. The required proof of disability should be sent to us within 90 days of the end of the elimination period. In the event we do not receive the requested information within 10 days, we will contact the worksite employee and send a follow up letter. A follow up to the worksite employee will be made at days 20, 35 and 60. If the information is not received 90 days from the end of the unpaid elimination period, the claim will be denied for lack of supporting proof of disability.

Q. How does Worker's Compensation impact Short Term Disability claims?

A. During claims administration, we determine if an occupational benefit (Workers' Compensation) is being paid or if the worksite employee is eligible for occupational benefits. If appropriate, we contact you and/or the workers' compensation carrier to solicit information concerning the status of the claim.

Q. Does Workers' Compensation run concurrent with my Short Term Disability benefit?

A. Workers' Compensation does not run concurrent with Short Term Disability. If your illness or injury arises out of, or in the course of, any activity in connection with employment you will not be eligible for disability. However, if proof is furnished to MetLife that under the Workers' Compensation law (or other like law) that no benefit, award, settlement, or redemption has been or will be made under that law for such disease or injury, the disease or injury will be considered non-occupational, and MetLife will then process your claim under Short Term Disability.

Q. Will the Voluntary Short Term Disability Benefit continue after termination of employment?

A. If your Voluntary Short Term Disability coverage terminates during a period of disability which began while you had coverage, any Voluntary Short Term Disability benefits may continue up to the plan's maximum benefit period as your period of disability continues or until you are no longer disabled, whichever comes first.

Voluntary Short Term Disability Insurance

Q. How does MetLife process my Short Term Disability Claim?

- A. Once a claim is filed, an acknowledgement letter will be sent within 24 hours, notifying the worksite employee of the information needed to approve their claim. There will be a medical authorization form included which the worksite employee should sign and return as soon as possible. The worksite employee will also have the option to complete this authorization electronically via MyBenefits mybenefits.metlife.com/ADPTotalSource or they can request a copy be emailed to them if they would like to expedite the process.

MetLife will send an Electronic Funds Transfer (EFT) set up form in the event worksite employees would like to set up direct deposit for disability payments.

Worksite employees may report a future claim, e.g., pregnancy or a planned surgical procedure, using the same method for reporting a current disability up to 30 days in advance of the anticipated date last worked.

Q. What if I am unable to Return to Work (RTW)?

- A. Five to seven days before the end of the approved period of disability, the Claims Specialist contacts the worksite employee to determine whether he or she intends to RTW on the expected RTW date. If the worksite employee plans to RTW as anticipated, no further action is taken. If the worksite employee does not intend to RTW as planned, additional medical information is gathered to support the ongoing disability.

The Claims Specialist must determine when it is appropriate to transition to a Long Term Disability (LTD) claim no later than six weeks prior to the Short Term Disability maximum benefit period. If a Long Term Disability transition occurs, all the Short Term Disability claim information is available to begin the Long Term Disability evaluation.

Q. Does the worksite employee need to notify the Claims Specialist if they return to work?

- A. Yes. The worksite employee should notify their assigned Claims Specialist the Return to Work date. This will aid in communication to ADP TotalSource as well as ensure the claim is updated accordingly.

Q. What clinical information may be needed?

- A. Clinical information should include examination findings indicating the inability to perform the material duties of your Own Occupation such as (but not limited to) x-rays, medical records (including histories, lab tests, examination results and treatment notes).

Q. How will I know if a claim is denied?

- A. All claim decisions are communicated to the worksite employee via phone, and we also send a detailed letter within one day of the decision. An Appeal Request Form will be included with the denial letter, which provides the worksite employee the opportunity to appeal the initial denial decision rendered. The worksite employee will have 180 days from receipt of the letter to submit their written request to appeal. Once a written request for an appeal is received, the Claims Specialist will notify the worksite employee upon receipt. The worksite employee must be notified of the appeal decision no later than 45 days after MetLife receives the appeal request. If special circumstances require an extension of time in order to conduct a full and fair review, there may be one 45-day extension.

Worksite employees can access claim status and other important claim details online. Register or log in to MyBenefits mybenefits.metlife.com/ADPTotalSource, go to profile settings then communication preferences and enter your mobile number and check the box you want to receive text messages. Turn the delivery preferences to on under disability claim status text alerts. Reply 'STOP' to any text to unsubscribe or by turning claim status text alerts to Off on MyBenefits.

Voluntary Short Term Disability Insurance

Q. What happens if I Return to Work but then stop working again? Do I need a new claim?

A. If the worksite employee returns to active work after receiving weekly benefits, we consider him or her to have recovered from his or her disability.

If the worksite employee returns to active work for a period of 30 days or less and becomes disabled again due to the same or related sickness or accidental injury, we will not require completion of a new elimination period. For the purpose of determining benefits, we consider such disability to be a part of the original disability and will use the same predisability earnings, terms, provisions and conditions used for the original disability.

If the worksite employee returns to active work for a period of 31 days or more and becomes disabled again due to the same or related sickness or accidental injury, they will need to satisfy a new elimination period.

ADP TotalSource does not endorse this program or make any warranties or representations as to its quality or suitability. **ADP TotalSource** does not contribute to any policy or service offered under the program. **ADP TotalSource's** responsibilities are limited to those permitted by applicable law and regulations governing voluntary benefit programs such as coordinating payroll deductions for premium payments. You are not obligated to purchase any of the voluntary policies or services offered and you may explore other options including purchase of policies or services directly from an insurance company or provider. You should discuss your options with your financial advisor, attorney, accountant or other professionals.

¹ These jurisdictions include, but may not be limited to, California, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Colorado as of 1/1/24, Maryland, Delaware, and Minnesota as of 1/1/26, and Maine as of 5/1/26).

² Your Predisability Earnings means gross salary, or wages you were earning from your employer as of your last day of active work before your disability began. On the 60% plans, this does not include awards and bonuses, commissions, overtime pay and any other compensation from your employer. On the 20% plans, this does include commissions you earned averaged over the 12-month period before Disability began, or over the period of Your employment, if less.

MetLife, its agents, and representatives may not give legal, tax or accounting advice and this document should not be construed as such. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Access the Aon microsite for costs and complete details www.BenefitsGo.com/EEpaidBenefits. State variations may apply.