

Budget for coverage today, so you can find relief in the future.



A short-term disability such as an illness, accident, or pregnancy can have a big impact on your finances. Your SEFL-paid short-term disability (STD) insurance plan is a good start to help protect your finances but only covers a certain amount of your income.¹ Supplemental STD coverage can help replace more of your income to help protect your financial future. And coverage may be more affordable than you may think.

Understanding your options:

- Your SEFL-paid STD plan can help protect up to 50% of your predisability¹ income – **at no additional cost to you.**
- Supplemental STD coverage – **paid for by you** through convenient payroll deductions – can increase income protection to up to 20% of your predisability¹ income, up to a maximum weekly benefit of \$1,153.

STD Plan (SEFL-paid)	
Benefit amount	Up to 50% of your weekly predisability ¹ earnings
Benefits begin after	7 days of total disability
Maximum payment period	26 weeks

Supplemental STD Plan (Associate-paid)	
Benefit amount	Up to 20% of your weekly predisability ¹ earnings
Benefits begin after	7 days of total disability
Maximum payment period	26 weeks
Maximum benefit	\$1,153

Please visit [Workday](#) for complete details about SEFL's Supplemental STD plan from MetLife.

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.

1. 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. This does not include awards and bonuses, commissions, overtime pay, and any other compensation from your employer. Please refer to the STD certificate from your employer for more details.
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).

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. Ask your MetLife group representative for costs and complete details.