

Voluntary Short Term Disability Insurance

Coverage that can help protect your income when you are unable to work due to illness or injury.

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 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”), you should carefully consider whether to enroll for this coverage. In California, Connecticut, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington (and Oregon starting 9/3/23, and Colorado starting 1/1/24), if eligible, you must apply for State Benefits. 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.

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	\$0.62	\$0.64	\$0.66	\$0.60	\$0.64	\$0.79	\$0.97	\$1.19	\$1.41	\$1.70
13 Week Plan Per \$10 of weekly covered benefit	\$0.53	\$0.54	\$0.56	\$0.51	\$0.54	\$0.67	\$0.82	\$1.01	\$1.20	\$1.45

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 = 0.51)	\$17.65	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

Short Term Disability:

- All active full-time and part-time worksite employees* working 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 work 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.

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 below.

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/is as follows:

For Injury: 14 days.

For Sickness (includes pregnancy): 14 days.

Benefits continue for if 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, 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.

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 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: 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. Am I eligible to enroll for this coverage?

A. Yes. Worksite Employees who meet eligibility requirements as defined in the insurance policy certificate may enroll during the enrollment period if they are actively at work. Medical questions may be required. Non-Paid Owners and Commissions Only employees who do not draw a salary or hourly wage from ADP TotalSource are not eligible for this benefit offered through MetLife.

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 Employer offers an STD plan or you can elect a 60% or 20% VSTD benefit if your 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. Statement of Health may be required.

Q. How do I pay for coverage?

A. Coverage is paid through convenient payroll deductions.

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.

With the Rehabilitation Incentive you can get a 10% increase in your weekly benefit.

If you work or participate in a rehabilitation program while disabled, following the 4th weekly benefit payment, the Family Care Incentive provides reimbursement up to \$100 per week for eligible expenses, such as childcare.

You may be eligible for the Moving Expense Incentive if you incur expenses in order to move to a new residence recommended as part of the Rehabilitation Program. Expenses must be approved in advance.

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.

A. If you return to active work after completing your elimination period, we will consider you recovered from your disability.

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

A. Yes. For the first 12 months your plan may not cover a sickness or accidental injury that arose in the 3 months prior to your participation in the plan. Thereafter, provided you remain disabled, the sickness or accidental injury may be covered. A complete description of the pre-existing condition exclusion is included in the Certificate of Insurance provided by ADP TotalSource or contact MetLife with any questions.

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.

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.

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.

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

†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.

Like most group insurance policies, MetLife's group policies contain certain exclusions, exceptions, elimination periods, reductions, limitations and terms for keeping them in force. Please visit the ADP TotalSource website for costs and complete detail. State variations may apply.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice.



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

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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.

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. Just over 1 in 4 of today's 20-year-olds will likely become disabled before reaching age 67.¹ That's why financial experts recommend short term disability insurance as part of a sound financial plan.

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 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. What are the essential living expenses that I should be most concerned about?

A. Consider any expenses you may incur in the running of your household, including car payments, mortgage payments, groceries, childcare, tuition and more, that would still need to be covered in the event of a disability.

Q. How do disability payments work?

A. Depending upon the amount of coverage you choose, payment will be made directly to you — not your employer, hospital, doctor or insurance company.

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.

Voluntary Short Term Disability Insurance

Q. Am I eligible to enroll for this coverage?

A. Worksite Employees who meet eligibility requirements as defined in the insurance policy certificate may elect coverage during the enrollment period as long as they are actively at work, working at least 15 hours per week, excluding temporary or seasonal employees. Medical questions may be required. Non-Paid Owners and Commissions Only employees who do not draw a salary or hourly wage from employer are not eligible for this benefit offered through MetLife.

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

A. A SOH is a series of medical questions which are asked to help us evaluate your overall health. Depending on your groups plan and the amount of coverage you request, you or your spouse/domestic partner may be asked to complete a SOH. If an SOH 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 will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. How much coverage can I enroll in?

A. You may enroll in 20% or 60%³ of your weekly earnings³. If you are enrolled in a company sponsored Short Term Disability benefit, you may only elect the 20% Voluntary Short Term Disability plan.

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

A. If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits"), you should carefully consider whether to enroll for this coverage. In California, Connecticut, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington (and Oregon starting 9/3/23, and Colorado starting 1/1/24), if eligible, you must apply for State Benefits. 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.

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 you³. There will be no adjustments 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. Are there any limitations 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. What happens when I want to file a claim?

A. Claims should be filed by calling 1-877-ADPTS01 (877-237-8701) Monday through Friday from 8 a.m. – 11 p.m. ET. Plus, you can 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. What if I choose not to have Voluntary Short Term Disability insurance?

A. Enrolling in a plan is not mandatory, but it may be a good idea and an affordable way to help protect your income. Without disability insurance, you may need to use your savings or tap into other assets to cover your essential living expenses while you are recovering from an accident or illness.

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.

Note: The effective date of coverage is the date determined by ADP TotalSource once the employer's specified waiting period has been satisfied.

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. We recommend that you review your coverage each year during annual enrollment to ensure it still fits your needs.

Voluntary Short Term Disability Insurance

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 Social Security Administration, <https://www.ssa.gov/pubs/EN-05-10029.pdf>. April 2021.

² Actual rates will vary based on factors including the applicant's age, health, occupation and state of residence as well as the amount of coverage, maximum benefit period, waiting period and carrier issuing the coverage. Initial rates may increase.

³ 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 employee. On the 20% plans, this does include commissions you earned averages over the 12-month period before Disability began, or over the period of Your employment, if less.

Like most group life insurance policies, insurance policies offered by MetLife have certain exclusions, exceptions, waiting periods, limitations, reductions and terms for keeping them in force. Please visit the ADP TotalSource website for costs and complete details. State variations may apply.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice.