

Short-term Disability Insurance

provided by **MetLife**

Receive financial support if you are unable to work due to an illness, accident, or other covered reason.



Ideal for you if:

- You would be financially strapped if you could not work for any length of time
- You are planning a pregnancy
- You are currently living paycheck to paycheck

What does it cover?

- Pregnancy
- Critical illness such as cancer¹ or stroke²
- Injury resulting from an accident such as a car accident or house fire

What's Provided

MetLife Short-Term Disability Insurance supplements lost income if you cannot work for a covered reason. You can use these funds however you wish. Some ways you can use your Short-Term Disability checks include:

- Mortgage or rent payments
- Car payments
- Groceries
- Gas
- School supplies for children
- Medical premiums

Learn more

Specific exclusions vary by state. MetLife Short-Term Disability Insurance is not meant to replace traditional health coverage. Consider Short-Term Disability Insurance a source of supplemental financial help in the event of a covered illness or injury. For more details about this benefit plan and what's not covered, visit your benefits portal (coming soon.)

PAYCHEX



Disclaimers ¹Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an initial benefit of \$100 for All Other Cancer. ²In certain states, the Covered Condition is Severe Stroke. 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 Short Term Disability (STD) coverage. In California, Connecticut, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington, 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. Like most group insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, exceptions, limitations and terms for keeping them in force. Please contact MetLife for details.