

Disability Insurance

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

WILLIAMS-SONOMA

Full Time Exempt Including California

Explore the coverage that helps you protect your income and your lifestyle

What is Short Term Disability insurance?

Short Term Disability (STD) insurance can help you replace a portion of your income during the initial weeks of a Disability.

Eligibility Requirements

Short Term Disability: All active full time employees working at least 30 hours per week are eligible to participate.

How is “Disability” defined under your Plan?

Disability or **Disabled** means that as a result of Sickness or injury you are either Totally or Partially Disabled.

Totally Disabled or Total Disability means you are unable to perform with reasonable continuity the Substantial and Material Acts necessary to pursue your Usual Occupation in the usual and customary way.

Partially Disabled or Partial Disability means while actually working in your Usual Occupation, you are unable to earn 80% or more of your predisability earnings.

If you are Partially Disabled and have received a Weekly Benefit for 52 weeks, MetLife will adjust your predisability earnings only for the purposes of determining whether you continue to be Partially Disabled and for calculating the return to work incentive, if any. MetLife will make the initial adjustment as follows:

MetLife will add to your predisability earnings an amount equal to the product of: your predisability earnings times the annual rate of increase in the consumer price index for the prior calendar year. Annually thereafter, MetLife will add an amount to your adjusted predisability earnings calculated by the method set forth above but substituting your adjusted predisability earnings from the prior year for your predisability earnings. This adjustment is not a cost of living benefit.

For purposes of determining whether a Disability is the direct result of an injury, the Disability must have occurred within 90 days of the injury and not as a result of Sickness. If your occupation requires a license, the fact that you lose your license for any reason will not, in itself, constitute Disability.

Sickness means illness, disease or pregnancy, including complications of pregnancy.

Substantial and Material Acts means the important tasks, functions and operations generally required by employers from those engaged in your Usual Occupation that cannot be reasonably omitted or modified. In determining what substantial and material acts are necessary to pursue your Usual Occupation, MetLife will first look at the specific duties required by your job. If you are unable to perform one or more of these duties with reasonable continuity, MetLife will then determine whether those duties are customarily required of other employees engaged in your Usual Occupation. If any specific, material duties required of you by your job differ from the material duties customarily required of other employees engaged in your Usual Occupation, then MetLife will not consider those duties in determining what substantial and material acts are necessary to pursue your Usual Occupation.

Usual Occupation means any employment, business, trade or profession and the Substantial and Material Acts of the occupation you are regularly performing for the employer when the Disability began. Usual Occupation is not necessarily limited to the specific job that you performed for the employer.

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

What is the benefit amount?

Short Term Disability:

The Short Term Disability benefit replaces a portion of your predisability earnings, less the income that was actually paid to you for the same Disability from other sources¹ (e.g., state disability benefits, sick pay, etc.) for which you are claiming benefits under the plan

The benefit amount is 66.67%% of your predisability weekly earnings; subject to the plan's maximum weekly benefit of \$4,000.

When do benefits begin and how long do they continue?

Short Term Disability:

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: The later of 7 days of Disability or completion of Your requested company provided days of Sick Time, Floating Holidays, Personal Days and/or Vacation Time

For Sickness (includes pregnancy): The later of 7 days of Disability or completion of Your requested company provided days of Sick Time, Floating Holidays, Personal Days and/or Vacation Time

Benefits continue for as long as you are disabled up to a maximum duration of 26 weeks of Disability.

Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance provided by your Employer.

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, and assistance in obtaining Social Security Disability Benefits to help you get the maximum benefits from your coverage.

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.

The Services of Social Security Specialists: Once you are approved for Disability benefits, MetLife can help you obtain Social Security Disability benefits. Our experts can guide you through the initial application and appeals processes and may also help you access assistance from attorneys or vendors to pursue Social Security benefits.

Questions & Answers

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 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 child care.

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. Are there any exclusions for Pre-Existing Conditions?

A. No.

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.

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/Summary Plan Description. 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. Like most group insurance policies, MetLife's group policies contain certain exclusions, exceptions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

*Changes have been made to your Plan as of the Amendment Effective Date listed above. Please refer to your Certificate of Insurance for more details or contact your benefits administrator with any questions.

¹ Under 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.

