

Helping your employees get back to work



When you're picking a Group Short Term Disability (STD) Insurance program to help protect a portion of your employees' income you want to ensure the program works as hard for you as it does for them. Group STD from MetLife offers experienced claim support for your employees, and contract features that may help control workplace productivity for you – which may minimize the impact that an absence can have on your company.



Return-to-work focus

If you maximize the opportunities for employees to return to work, you can help minimize interruptions to your business. The sooner someone gets back to work, as appropriate for them given their disability — even in a limited capacity — the sooner they may be able to return to work full-time.

MetLife's Group STD insurance contract provides return to work incentives, which may help keep employees working or get back to work sooner:



Rehabilitation program incentive

If employees join an approved rehabilitation program, their weekly benefit can increase by 10%.



Work incentive

This supports employees if they choose to stay in work. They can receive up to 100% of their covered pre-disability monthly earnings while disabled and working. Earnings include work earnings, weekly disability benefit, Rehabilitation Incentive and other income benefits like State disability benefits.



Family care incentive

Life carries on, even when you can't work. This incentive can provide monthly reimbursement for eligible family care expenses like child care when an employee participates in an approved rehabilitation program.



Moving expense incentive

This can reimburse any costs that come up after moving to a new residence if it was recommended as part of an approved rehabilitation program.

"Special Considerations:

If you have employees who work in a state with state-mandated disability or paid medical leave benefits ("State Benefits"), they 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, employees must apply for State Benefits. Your employees' STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your employees' compensation, the amount of the State Benefit, and other factors, they may only receive the minimum weekly benefit. Your employees should consider, based on their individual circumstances, whether they need additional coverage beyond the State Benefit.

Solutions to meet your needs

The following flexible plan design options are available for STD to help you meet your diverse business needs and specific plan requirements.

Weekly benefit	<ul style="list-style-type: none"> • 50–662/3% of predisability earnings • Flat Dollar Benefit (range \$100–\$2,000) • If you have employees who work in a state with state-mandated disability or paid medical leave benefits (“State Benefits”), they should carefully consider whether to enroll for this coverage. In California, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington (and Connecticut starting 1/1/22, Oregon starting 9/3/23, and Colorado starting 1/1/24), if eligible, employees must apply for State Benefits. Your employees’ STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your employees’ compensation, the amount of the State Benefit, and other factors, they may only receive the minimum weekly benefit. Your employees should consider, based on their individual circumstances, whether they need additional coverage beyond the State Benefit.
Maximum weekly benefit	<ul style="list-style-type: none"> • \$500–\$2,000
Minimum weekly benefit	<ul style="list-style-type: none"> • \$20–\$100; for contributory plans, greater of 10% or \$25
Elimination period	<ul style="list-style-type: none"> • Injury 0, 3, 7, 14, or 30 days • Sickness 3, 7, 14, or 30 days • First Day Hospitalization (Elimination Period is waived if confined in the hospital for at least an overnight stay)
Maximum benefit period	<ul style="list-style-type: none"> • 9, 11, 12, 22, 24, 25, or 26 weeks
Definition of disability	<p>Available in All States Except California:</p> <ul style="list-style-type: none"> • Combination Material Duties and Earnings Based (80%) • Inability to Earn Definition: 80% or 60% earnings test • Material Duties only • Any Occupation only <p>Available in California Only:</p> <ul style="list-style-type: none"> • Combination Substantial and Material Acts and Inability to Earn (80%) • Substantial and Material Acts only
Rehabilitation incentives	<ul style="list-style-type: none"> • 10% Rehabilitation Program Incentive • 100% Work Incentive Benefit • Provides up to \$100 per week per eligible family member • Moving Expense Incentive
Organ donor benefit	<ul style="list-style-type: none"> • Yes

Other plan design options may be available.

Get expert guidance for confident decisions — for your organization and your employees.

Contact your MetLife representative today.

1. While disabled and receiving a weekly benefit, employees may receive up to 100% of predisability weekly earnings, including work earnings, the weekly benefit, Rehabilitation Incentive and other income benefits

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Policy provisions may vary depending on individual customer requests and state requirements. Charts do not summarize all contractual provisions and do not include state variations. Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative about complete costs and details.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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