Short Term Disability Insurance

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

WILLIAMS-SONOMA, INC.
Short Term Disability Benefits for Exempt Employees, Including California Residents

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

What is Short Term Disability insurance?

Short Term Disability (STD) insurance may 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 may help replace a portion of your predisability earnings, less the income that was actually paid to you for the same Disability from other sources[1] (e.g., state disability benefits, sick pay, etc.) for which you are claiming benefits under the plan.

The benefit amount is 66 2/3% of your predisability weekly earnings; subject to the plan's maximum weekly benefit of $4,000.

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. 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. You should consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

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: 7 days.
For Sickness (includes pregnancy): 7 days.

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 servicesand 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: 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.

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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 incentives designed to help you to return to work when appropriate, even on a part-time basis. If you work while Disabled under the Work Incentive, you may receive up to 100% of your predisability earnings when combining your disability benefit, your work earnings, Rehabilitation Incentives, 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. Does my plan require being under the Regular Care of a Doctor?

A. Yes. You must be under the Regular Care of a Doctor unless Regular Care will not improve the condition(s) causing your Disability; or will not prevent a worsening of the condition(s) causing your Disability.

Regular Care means you personally visit a Doctor(s) as frequently as is medically required to effectively manage and treat the condition(s) causing your Disability; and you are receiving appropriate treatment and care which conforms with generally accepted medical standards for the condition(s) causing your Disability.

Q. Are there any exclusions to my coverage?

A. Yes. No payment will be made for any Disability caused or contributed to by:

- Elective treatment or procedures, such as cosmetic surgery, sex-change 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.

The Plan Summary provides only a brief overview of the LTD and STD plans. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance (if applicable),Summary Plan Description and/or other plan documents.. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

Long Term Disability ("LTD") and Short Term Disability ("STD") coverages are provided under a group insurance policy issued to your employer by MetLife. This LTD and STD coverages terminates when your employment ceases, when you cease to be an eligible employee, when your LTD and STD contributions cease (if applicable) or upon termination of the group contract by your employer. Like most group disablity insurance policies, MetLife's policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for complete costs and details.

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

1 MetLife may estimate the amount of income you are eligible to receive from the following sources: Federal Social Security Act (Primary and/or Family Benefits); and/or any state compulsory/statutory benefit law.

†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/coverage]. You should seek advice based on your particular circumstances from an independent tax advisor.

3 Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. You should confer with your qualified legal, tax and accounting advisors as appropriate.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

MetLife Group Disability Income Insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPNP23-2T DI.

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