MetLife

WILLIAMS-SONOMA, INC.

Short Term Disability Insurance

Help protect your income



Unexpected illness or injury can keep you sidelined—but disability coverage helps keep your income and your life on track. As a Williams-Sonoma employee, you can conveniently enroll in Short Term Disability Insurance from MetLife—trusted for more than 155 years and ready to work for you today.

With this important protection in place, you'll have help covering everyday expenses like mortgage and rent, utilities, groceries and more while you focus on recovery. Plus:

- It could cost less than you think—with competitive rates that can be lower than what you could get on your own
- Coverage is guaranteed with no health questions required† when first eligible for coverage.
- **Non-exempt employees excluding California residents** - you'll have the protection of a weekly benefit of 55% of predisability earnings for 26 max weeks
- **Exempt employees including California residents** - you'll have the protection of a weekly benefit of 66 2/3% predisability earnings for 26 max weeks
- Premiums are automatically deducted from your paycheck—no extra bills to manage

Answers to your disability insurance questions

Why should I sign up for disability insurance through work?

Group disability insurance offers an easy way to help protect your income. When you sign up through work, you'll have competitive rates, and the convenience of payroll deductions.

What does disability insurance cover?

Disability insurance provides income replacement if you're unable to work due to a covered condition like pregnancy, fractures, mental health issues and more. This money can help with living expenses, paying bills and maintaining your lifestyle while you recover.

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How much disability coverage do I need?

It depends on your individual circumstances. To estimate how much you might need, use our online coverage calculator at [www.metlife.com/disability-calculator/].

Are there any additional benefits of getting coverage with MetLife?

Your MetLife coverage gives you access to valuable services like Empathy Leave Support—a digital platform to support you while on leave or disability. It's available via an app with health trackers, wellness tools, back-to-work checklist and a 24/7 Care Team chat to assist you during your recovery.‖

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.

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To enroll visit:
MyWSIBenefits.com

† [IF A FEW HEALTH QUESTIONS: MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.] [IF NO HEALTH QUESTIONS: If you wait to apply after this enrollment period, you will be required to [answer a set of health questions] [/] [complete a [full] [Statement of Health].]

‡ 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. This does not include awards and bonuses, commissions, overtime pay and any other compensation from your employer.

§ These jurisdictions include, but may not be limited to, California, Colorado, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Delaware and Minnesota as of 1/1/26, Maine as of 5/1/26, and Maryland as of 1/3/28).

‖ Empathy's leave support services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife. Information disclosed directly to Empathy is not disclosed to MetLife and therefore is not subject to MetLife's privacy policy.

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 MetLife group representative for costs and complete details.

These policies provide disability income insurance only. For policies issued in New York, they do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

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.

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

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