

Paychex HR PEO Benefits: MetLife Short Term Disability Insurance



What it is:

- A type of insurance benefit that can replace up to 60% of an eligible employee's income when they are disabled and unable to work due to illness or accident.

Short-Term Disability Plan:

Plan Benefits	
Eligibility	All full-time employees who are actively at work
Benefit	\$20-\$1,500 per week in \$20 increments to a maximum of 60% of predisability earnings (as defined in the plan)
Elimination period	7 calendar days (injury or sickness)
Maximum weekly Benefit	\$1,500
Maximum Benefit Duration	13 weeks

How it works:

Generally, you are considered disabled and eligible for long term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and are complying with the requirements of the treatment, and you are unable to earn more than 80% of your pre-disability earnings at your own occupation for any employer in the National Economy, and you are unable to perform each of the material duties of your own occupation for any employer in the National Economy.

What are the essential living expenses that I should be most concerned about?

- Consider any expenses you may incur in the running of your household, including car payments, mortgage payments, groceries, childcare, tuition, and more, that would still need to be covered in the event of a disability.

How do I pay for my short-term disability insurance?

- Premiums will be conveniently paid through payroll deductions, so you don't have to worry about writing a check or missing a payment.
- Rates are based on employee age and salary.

How do disability payments work?

- Depending upon the amount of coverage you choose, payment will be made directly to you — not your employer, hospital, doctor, or insurance company.
- Your name is on the check. Weekly payments are made directly to you. You decide how to spend the money — for medical expenses not covered by your medical plan, like copays, deductibles, out-of-network care, or for non-medical needs like household bills, childcare, or home modifications.

What happens when I want to file a claim?:

MetLife offers various ways to submit your claim based on your plan, including online, mail and phone options. Plus, you can track the status of your claim online or on the MetLife US App. Search "MetLife" on Apple® App Store or Google Play to download the app.

- You can call the MetLife Claims Center at **800-858-6506**.
The Claims Center is available 8:00 a.m. – 11:00 p.m.
(Eastern Standard), Monday through Friday
- You can register and manage your claim at www.metlife.com/mybenefits and enter Paychex Business Solutions as your Employer/Association.

Paychex Health & Benefits team:

Phone: **800-741-6277** option 4, then option 2 Monday through Friday 8:00 a.m. to 8:00 p.m. ET

Email: peo_benefitsteam@paychex.com

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