Disability Insurance

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

Minsistry Brands Holdings, LLC
(Site Organic, LLC)

Original Plan Effective Date: 01/01/2027

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

Notice:

Disability Insurance benefits may be reduced by the amount of other income you may receive or may be entitled to receive from other sources[1] during the same Disability, for example: Social Security benefits; government compulsory benefit programs; no-fault auto laws; sick pay or salary continuation; disability or retirement benefits paid for by your Employer; state, public, or federal employee disability or retirement plans; unemployment insurance; third-party recovery amounts; etc.

Refer to the Certificate of Insurance provided by your Employer for a complete list of all potential other income offsets that may reduce your benefit, or contact your MetLife benefits administrator with any questions.

What is the difference between Short Term and Long Term Disability insurance?

Short Term Disability (STD) insurance may help you replace a portion of your income during the initial weeks of a Disability and pays a weekly benefit.
Long Term Disability (LTD) insurance helps replace a portion of your income for an extended period of time and pays a monthly benefit.

Eligibility Requirements

Short Term Disability: All active full time employees working at least 30 hours per week are eligible to participate. An Employee who does not have regular work hours is deemed eligible if he or she has worked at least an average of 30 hours per week during the preceding 12 calendar months.

Long Term Disability: All active full time employees working at least 30 hours per week are eligible to participate. An Employee who does not have regular work hours is deemed eligible if he or she has worked at least an average of 30 hours per week during the preceding 12 calendar months.

How is “Disability” defined under your Plan?

Generally, you are considered disabled and eligible for benefits if, due to sickness, pregnancy or accidental injury, for which you are receiving appropriate care and treatment from a Doctor on a continuing basis and, for short term benefits, up to a maximum of 12 weeks, you are unable to earn more than 80% of your predisability earnings at your own occupation in your local economy; or, for long term benefits, you are unable to earn more than 80% of your predisability earnings or Indexed predisability earnings at your own occupation for any employer in your local economy.

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.

Following the own occupation period for LTD, if you are unable to earn 80% of your Indexed predisability earnings in your local economy at any gainful occupation for which you are reasonably qualified taking into account your training, education and experience and predisability earnings.

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 sources1 (e.g., state-mandated benefits, no-fault auto laws, sick pay, etc.).

The Benefit amount is 60% of your predisability earnings; subject to the plan’s maximum weekly benefit of $1,500.

Long Term Disability:

The Long Term Disability benefit replaces a portion of your predisability earnings, less other income you may receive from other sources1 for the same Disability (e.g., Social Security, Workers' Compensation, vacation pay, etc.).

The Benefit amount is 60% of your predisability earnings; subject to the plan's maximum monthly benefit of $10,000.

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.

* 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).

What is the maximum monthly benefit?

The amount of the Long Term Disability benefit may not exceed the maximum monthly benefit established under the plan, regardless of your annual salary amount. The maximum under this plan is $10,000. If your salary exceeds maximum covered earnings your LTD benefit will be limited to this maximum.

When do benefits begin and how long do they continue?

Short Term Disability:

Benefits begin to accrue on the date following the day you complete 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 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 12 weeks of Disability.

Long Term Disability:

Benefits begin to accrue on the date following the day you complete 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. Your elimination period for Long Term Disability is 90 days.

Benefits may continue for as long as you are disabled from your own occupation up to a maximum duration of 24 months defined in the plan.

Your plan's maximum benefit duration and any specific limitations are described in the Certificate of Insurance provided by your Employer or contact your MetLife benefits administrator with any questions.

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TELUS Health CBT[3]

As part of your MetLife Long Term Disability plan, you have access to TELUS Health CBT, a virtual cognitive behavioral therapy (CBT) program that you can access on any computer, smartphone or tablet—wherever and whenever you need it—at no additional cost to you.

You can access these services by visiting https://metlife.cbt.telushealth.com/.

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.

Under Short Term Disability, while disabled, you may receive up to 100% of your predisability earnings when combining benefits, Rehabilitation Incentives, other income sources such as Social Security Disability Benefits and state Disability benefits, and part-time earnings. (Please note – the Social Security Disability Benefit assistance is only offered if you are approved for LTD benefits).

Under Long Term Disability, for the first 24 months of LTD benefits you may receive up to 100% of your predisability earnings when combining benefits, work incentives, other income sources such as SSDI benefits, and part-time earnings. After the 24-month period, your monthly benefit will be reduced by 40% of your predisability earnings while disabled. However, if the total amount you receive when combining benefits, work incentives, other income sources such as SSDI benefits, state disability benefits, and part-time earnings exceeds 100% of your predisability earnings, your monthly benefit will be further reduced by that portion of the total amount you receive which exceeds 100% of your predisability earnings.

Under both Short Term Disability coverage and Long Term Disability coverage you can get a 10% increase in your weekly benefit with the Rehabilitation Incentive.

Under STD, if you work or participate in a rehabilitation program while disabled, following the 4th weekly benefit payment, the Family Care Incentive provides reimbursement of up to $100 per week for eligible expenses, such as childcare. And, for LTD up to $400 per month for eligible expenses, such as childcare, during the first 24 months of Disability.

Q. Are there any exclusions for Pre-Existing Conditions?

A. Yes. Your plan may not cover a disability due to sickness or accidental injury for which you received treatment in the months prior to your participation in the plan. A complete description of the pre-existing condition exclusion is included in the Certificate of Insurance provided by your Employer or contact your MetLife benefits administrator with any questions.

Q. Are there any exclusions to my coverage?

A. Yes. Under Short Term and Long Term Disability coverage your plan does not cover any Disability which results from or is caused or contributed to by:

- War, insurrection or rebellion;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Committing a felony.

Q. Are there any limitations to my coverage?

A. For Long Term Disability, limited benefits apply for specific conditions:

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If you are disabled due to alcohol, drug or substance abuse or addiction, we will limit your disability benefits to one occurrence for a lifetime maximum of Disability for 24 months. During Your Disability, we require you to participate in an alcohol, drug or substance abuse or addiction recovery program recommended by a physician.

Benefits will end at the earliest of

- The date you receive 24, months of disability benefit payments;
- The date you cease or refuse to participate in the recovery program referred above; or
- The date you complete such recovery program.

If you are disabled due to mental or nervous disorders or diseases neuromuscular, musculoskeletal or soft tissue disorder chronic fatigue syndrome and related conditions, we will limit your Disability benefits to one occurrence for a lifetime maximum equal to the lesser of:

- 24 months; or
- The Maximum Benefit Period.

If your Disability is due to alcohol, drug or substance addiction, we require you to participate in an alcohol, drug or substance addiction recovery program recommended by a physician. We will end Disability benefit payments at the earliest of the period described above or the date you cease, refuse to participate, or complete such recovery program.

Your Disability benefits will be limited as stated above for mental or nervous disorder or disease except for:

- schizophrenia; or
- bi-polar disorder

If you are confined in a Hospital or Mental Health Facility at the end of the period shown above for which benefits are to be paid, we will continue Your Monthly Benefits until the end of Your Hospital or Mental Health Facility confinement.

Other limitations or exclusions to your coverage may apply. Please review your Certificate of Insurance provided by your Employer for specific details or contact your benefits administrator with any questions.

The “PlanSummary” 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,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 disability 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..

1 Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources, where permitted to do so.

2. 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.

*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 MetLife benefits administrator with any questions.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.

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.

3. TELUS Health CBT services are provided through an agreement with TELUS Health (US) Ltd. TELUS Health is not a subsidiary or affiliate of MetLife. Information disclosed directly to TELUS Health is not disclosed to MetLife and, therefore, is not subject to MetLife’s privacy policy. TELUS Health CBT product is not an insurance benefit and may be discontinued at any time.

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.

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.

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