Disability Insurance

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

CIS Trust

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

Notice:

Disability benefits may be reduced by the amount of other income you may receive or may be entitled to receive from other sources1 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 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 and part time employees working at least 17.5 hours per week are eligible to participate.

How is "Disability" defined under your Plan?

Generally, you are considered disabled and eligible for short term 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, you are unable to earn more than 60% of your predisability earnings at your own occupation in your local economy..

For a complete description of this and other requirements that must be met, refer to the Summary Plan Description 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 during the same Disability from other sources[1] (e.g., state disability benefits, no-fault auto laws, sick pay, vacation pay, etc.).

The Benefit amount is 60% of your predisability weekly earnings; subject to the plan's maximum weekly benefit of $2,000.

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 7/1/28).

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: 14 days.
For Sickness (includes pregnancy): 14 days.

Benefits continue for as long as you are disabled up to a maximum duration of 13 weeks of Disability.

Your plan's maximum benefit period and any specific limitations are described in Summary Plan Description 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 services, and financial incentives.

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.

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.

While disabled, you may receive up to 100% of your predisability earnings following your return to work when combining your disability benefit, your work earnings 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.

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

A. Yes. Your plan may not cover a sickness or accidental injury that arose in the months prior to your participation in the plan. Thereafter, provided you remain disabled, the sickness or accidental injury may be covered. A complete description of the pre-existing condition exclusion is included in the Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions..

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 Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

Q. Are there any exclusions to my coverage?

A. Yes. Your plan does not cover any Disability which results from or is caused or contributed to by:

- War, whether declared or undeclared, or act of war, insurrection, rebellion;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Commission of or attempt to commit a felony.

The "Plan Overview" provides only a brief overview of the STD plan. 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.

Short Term Disability ("STD") coverage is provided under a group insurance policy issued to your employer by MetLife. This STD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your STD contributions cease (if applicable) or upon termination of the group contract by your employer. 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 complete costs and 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.

1 Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.

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.

†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.

Like most group benefit programs, benefit programs offered by MetLife 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.

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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CIS BENEFITS

Short-Term Disability 2027

What is it?

CIS offers Short-Term Disability coverage through MetLife. Employers choose whether to make this coverage available to employees. ***If this option is offered by your employer, you will see this plan available to you in CIS-Connect.***

Short-Term Disability (STD) coverage replaces a portion of your income if you're hurt or sick and unable to work. The cost will vary depending on your age and income.

Benefit Overview

This plan will pay a benefit when an employee loses income due to a qualifying sickness or accidental injury. Benefits begin after a 14-day elimination period for up to 13 weeks. The benefit amount payable is 60% of the employee's income, with a maximum weekly benefit of $2,000. The benefit amount will be reduced by income from other sources including, but not limited to Paid Leave Oregon (PLO) and any other state or federal retirement or disability program. Please note, disability policy **benefits will be reduced by any PLO payments you are *eligible* for, even if you do not apply for them.** Benefits will not be offset by employer paid sick or vacation leave.

Questions?

Call the CIS Benefits Helpline at **855-763-3829** or email us at cisbenefits@cisoregon.org.

CIS Benefits staff are available to help you between 8 a.m. and 5 p.m., Monday through Friday. We will return voicemails and respond to emails within 24 hours.

855-763-3829
cisbenefits@cisoregon.org
cisbenefits.org

This flyer is for informational purposes only. Please refer to your plan certificate for detailed plan information, definitions, and claims payment information.

Elimination (waiting) period: You must be disabled and unable to work for 14 days before benefits are payable.

Benefit duration: Benefits are payable for a maximum of 13 weeks.

Other Benefits:

- Guaranteed issue at every annual open enrollment — no medical questions asked!
- Telephonic or online claim intake — no paper claims.

Key Features

- Covered conditions: Includes illnesses, injuries, or medical procedures that prevent you from working. Pregnancy and childbirth are also covered.
- Non-work-related only: Conditions caused by work injuries are typically covered by workers' compensation, not short-term disability (STD).

How It Works

1. **Report your claim** – Contact MetLife directly by phone or online. Call MetLife Customer Support at 800-438-6388. The website for claims is listed on your cisbenefits.org account under Carrier Resources.
2. **Medical certification** – Your health care provider must provide documentation confirming your disability.
3. **Receive benefits** – Once approved, MetLife issues weekly payments during your disability period, replacing part of your paycheck until you return to work or until the

Why It Matters

Short-term disability insurance provides peace of mind and financial security, allowing you to focus on recovery instead of lost wages.

Do I need a short-term disability plan?

To help you make the right choices, here are some important questions you should ask yourself:

1. Am I eligible for Paid Leave Oregon (PLO) and how much pay do I qualify for through PLO?
    - You may calculate your potential PLO benefits on the PLO website at paidleave.oregon.gov/employees/benefits-calculator.html
2. Considering my weekly expenses, the percentage of weekly pay I expect from PLO, and my lifestyle, how much incoming pay is absolutely necessary if I cannot work and receive my regular paycheck?
3. What conditions am I most likely to experience (e.g., pregnancy, surgery, injury, etc.), and how long might I be out of work?
4. Do I expect to experience more than one PLO event in a 52-week period, with one or more instances of disability?

Short-term disability insurance is designed to help protect your income. Based on that, consider:

- Health insurance only covers medical bills; it won't pay for groceries or rent.
- Accidents aren't the only cause of disability. Back pain, heart disease, and other illnesses can lead to long-term absences and can happen to anyone.
- Whatever the cause, a disability can mean months being out of work without a paycheck.
- Short-Term Disability insurance can help protect your income and provide for you and your loved ones.

When is coverage effective?

Coverage elected during open enrollment is effective Jan. 1.

Are pre-existing conditions covered?

This plan has a pre-existing clause you should review before enrolling. Benefits will not be paid for a disability that results from a pre-existing condition* if you have not been actively at work for less than 12 consecutive months after the date your disability insurance takes effect.

***Pre-existing Condition Definition**

A sickness, pregnancy, or accidental injury, in the six months before insurance takes effect, for which you have:

- Received medical treatment, consultation, or care; or
- Took prescription medication or prescribed medication.

What disabilities are not covered?

Benefits will not be paid for any disability:

1. Unless you are under the regular care of a physician.
2. That is caused or contributed to by war or act of war, whether declared or not.
3. Caused by your commission of or attempt to commit a felony.
4. Caused or contributed by being engaged in an illegal occupation.
5. Caused or contributed to by an intentionally self-inflicted injury.
6. For which workers' compensation benefits are paid, or may be paid if duly claimed.
7. Sustained as a result of doing any work for pay or profit for another employer, including self-employment.

Short-Term Disability Rates

Rates will be based on your age on Jan. 1, 2027. Rates increase every Jan. 1 if your age category changes during the prior calendar year. **Rates and benefit payouts will be calculated based on the salary your employer has reported in CIS-Connect.** Please review your reported salary as listed under the “My Profile” tab in CIS-Connect.

Age	Employee Cost/$10
< 44	$0.06
45-49	$0.08
50-54	$0.09
55-59	$0.12
60-64	$0.14
65+	$0.16

Example: If you are 29 years old and your salary is $1,000 weekly, your weekly benefit is $600 (60% of $1,000). your premium would be: $0.06 x 60 = $3.60. This amount would be the monthly payroll deduction.

As noted above, benefits will offset with the Paid Leave Oregon (PLO) program. Employees should determine if electing a short-term disability plan benefits them based on their income and circumstances. You can estimate your PLO benefits using the Benefits Estimate Calculator on the PLO website at https://paidleave.oregon.gov/employees/benefits-calculator.html. Short-Term Disability is reduced by any PLO payments you are eligible for, even if you do not apply for PLO. Not applying for PLO will not increase your disability benefits. If PLO benefits are exhausted, the plan may increase the weekly benefit up to the maximum 60% of your income, with a maximum weekly benefit of $2,000.