

Short Term Disability Insurance

Justworks brings your employees access to short term disability (STD) insurance through MetLife.

Easy to Set Up

You can opt to offer this benefit in your Justworks dashboard, and we will automatically extend it to your employees.

Automated Billing

Your company will be billed automatically for coverage. New eligible employees will be added to the policy upon hire or eligibility.

Simple for Employees

Employees work directly with Justworks to file any claims, and they receive benefit payments directly from MetLife.

What is STD Insurance?

STD insurance covers a portion of an employee's income during an extended period of a disabling illness or accident. This benefit can help to ease financial strain when employees can't work due to an accident, sickness, or pregnancy.

What can I offer my employees?

Justworks offers access to two types of STD policies: Employer paid (noncontributory STD) and employee paid (voluntary STD). Employees can only have one type of policy. If you choose to offer noncontributory STD insurance, we will not extend the voluntary STD insurance offering to your employees.

Employer Paid Policy

NONCONTRIBUTORY STD

There are two options for employer paid policies. If you offer one of these benefits, it will be automatically extended to all employees working 30 or more hours per week.

Employee Paid Policy

VOLUNTARY STD

Employees can opt into this coverage once, at the time of hire or upon eligibility. Only employees working 30 or more hours per week are eligible to sign up for this benefit.

About Metlife

MetLife is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management.

EMPLOYER-PAID: OPTION 1

Waiting Period: 7 Days

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|----------|---|
| Coverage | 60% of pre-disability earnings, up to \$1000 per week |
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| Cost | \$0.111 per \$10 of covered benefit (max monthly cost of \$11.10 per employee) |
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EMPLOYER-PAID: OPTION 2

Waiting Period: 7 Days

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| Coverage | 60% of pre-disability earnings, up to \$1500 per week |
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| Cost | \$0.112 per \$10 of covered benefit (max monthly cost of \$16.80) |
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EMPLOYEE-PAID OPTION 1

Waiting Period: 7 Days

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| Coverage | 60% of pre-disability earnings, up to \$1000 per week |
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|------|---|
| Cost | \$0.176 per \$10 of covered benefit (max monthly cost of \$17.60) |
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