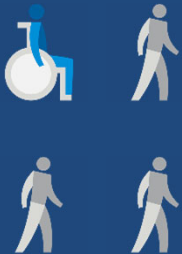


Get the facts about Disability Insurance.

Facts & Stats



Studies show that a 20-year-old worker has a one-in-four chance of developing a disability before reaching full retirement age.¹ Whether it's an exciting event like a pregnancy or an unexpected challenge like an illness or car accident, a disability can affect your ability to earn income.

Did you know?

Disability insurance is coverage that can help protect your income when you are unable to work due to illness or injury.

Recent studies have shown...



55%

of workers say they are living paycheck to paycheck, up from 43% in 2022.²

With competitive employee rates, you can get disability coverage and help protect your income for less than the cost of a...



Monthly
cell phone bill³

Consider this scenario:

Jeff is diagnosed with an autoimmune disorder leaving him temporarily paralyzed. While he's unable to work for eight months, his disability insurance pays a percentage of his income each month, allowing him to focus on his recovery without worrying about where his next paycheck would come from*.

*This is a hypothetical example for illustrative purposes only. Individual experiences may vary.

If you are unable to work due to a disability, you will want to help ensure your family is financially prepared to handle essential living expenses such as:



Mortgage
or rent



Car
payments



Food



Childcare⁴/
tuition

What you need to know about MetLife's Disability Insurance coverage:

- All full-time employees actively working at least 30 hours per week are eligible for enrollment in the disability plan(s).
- May help replace a portion of your income when you are unable to work due to sickness, pregnancy, or accidental injury.
- Benefit payments are made directly to you, and you decide how to spend the money.
- May help you cover your essential living expenses like household bills, groceries, and your mortgage or rent.
- May help improve financial security for you and your family.

Special Considerations for Short Term Disability Insurance: 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 Short Term Disability (STD) coverage. In California, Connecticut, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington, Oregon (starting 9/3/23), and Colorado (starting 1/1/24), if eligible, you must apply for State Benefits. 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. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

Enroll by logging in at OneUSG Connect at <https://oneusgconnect.usg.edu/>.

Questions about enrolling in benefits?

Contact the OneUSG Connect – Benefits Call Center at 1-844-5-USGBEN (1-844-587-4236).

1. Social Security Administration, "Disability Benefits," <https://www.ssa.gov/pubs/EN-05-10029.pdf>, August 2022.
2. MetLife's 21st Annual U.S. Employee Benefit Trends Study, 2023.
3. Based on the lowest average monthly cost of \$50. Macini, Jeannine. "What is the Average Cell Phone Bill Per Month?", MoneyLion, February 15, 2023. <https://www.moneylion.com/learn/average-cell-phone-bill-per-month/>. Accessed March 2023.
4. For eligible family members, if you participate in a MetLife-approved Rehabilitation Program.

Like most group insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, exceptions, limitations, and terms for keeping them in force. Please contact MetLife for details.