



Disability Insurance – Protect your Income

The Board of Regents of the University System of Georgia



ADF# DI1289.16

Safeguard a portion of your salary with disability insurance

- **Helps you protect a portion of your income** when you are unable to work due to a covered sickness or injury
- Enrolling in coverage is easy and benefit payments¹ can be used to cover everyday expenses if you so choose.
- Direct disbursements allow you to **use the money on whatever you like**



Can it happen to you?

Anyone who depends on their income, even if they are young and healthy, may need disability insurance. The risk of suffering a disabling illness or accident may be more likely than you realize. From pregnancy and back surgery to cancer and musculoskeletal disorders, disability insurance protects you from common health issues.

Just over 1-in-4

of today's 20 year-olds will likely become disabled before reaching age 67¹



3 out of 10 American adults indicate they can't pay an unexpected \$400 bill without having to carry a balance on their credit card or borrow money from friends, family, or the bank.²



Options can be limited without disability coverage

Borrow money from family or friends

Sell property or investment assets

Use savings, credit cards or home equity

Move from your home to reduce expenses

Social Security Disability Benefits, but only if strict eligibility requirements are met



USG offers Short- and Long-Term Disability insurance coverage



Open Enrollment Period

As an important benefit offering with USG, eligible employees may enroll in disability plans with MetLife as new hires without evidence of insurability.

Open enrollment offers another chance to add this coverage, subject to EOI for Short Term Disability and to pre-existing condition limitations for Long Term Disability.

Short Term Disability (STD) plan highlights

Eligibility	All full-time employees working 30 or more hours/week
Benefit	60% of weekly predisability earnings (as defined in the plan)
Elimination Period	14 calendar days
Maximum Weekly Benefit/Duration	\$2,500, up to 11 weeks, excluding your elimination period



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. In California, Connecticut, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington (and 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.

Long Term Disability (LTD) plan highlights

Eligibility	All full-time employees working 30 or more hours/week
Benefit	60% of monthly predisability earnings (as defined in the plan)
Maximum Monthly Benefit/Duration	\$15,000, up to the greater of Social Security Normal Retirement Age or Reducing Benefit Duration
Minimum Monthly Benefit	\$100
Elimination Period	The greater of the Short-Term Disability Maximum Benefit Period or 90 Days

Ease your burden with additional incentives



Work Incentive Benefit

Lets you receive up to 100% of your predisability earnings including your disability benefit, rehabilitative work earnings, rehabilitation incentives and other income sources.



Rehabilitation Incentive

Boosts your benefit by up to 10% when you work within a MetLife approved rehabilitation program.



Family Care Incentive

Get reimbursed for eligible expenses incurred for the care of each qualified family member when working or participating in a MetLife approved rehabilitation program.

Coverage is easy to get and easy to use, take the first step.



Enroll during your **enrollment period** –
October 24th to November 4th



Please contact OneUSG Connect - Benefits for
enrollment information

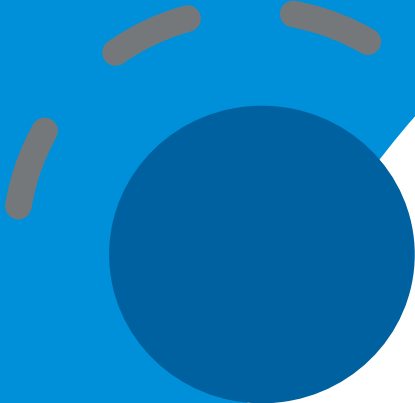
Visit - oneusgconnect.usg.edu; or,

Call - 844-587-4236

Thank you.

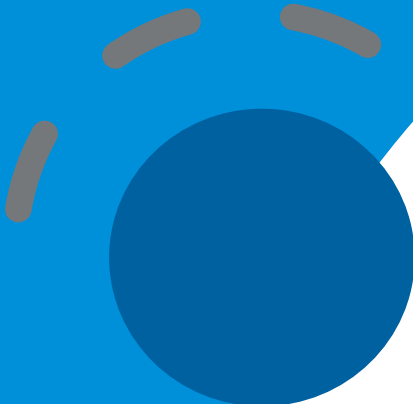
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Disability Insurance



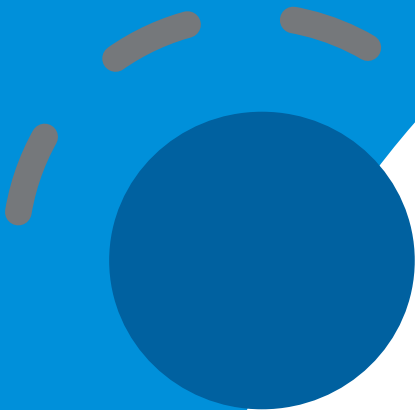
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Disability



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Disability



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We want to hear from you!

We are interested in learning how satisfied you are with the MetLife benefits and how to ensure we provide the highest level of service to you.

Scan here**



***Responses cannot be traced back to the respondent*

- Do you see the value in your MetLife benefits?
- Did the webinar provide new or enhanced knowledge of how to use your benefits?
- Did you receive all the information you need to make an enrollment decision today?

Footnotes and disclosures

1. Social Security Fact Sheet, <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>, accessed July 2021.
2. Council for Disability Awareness Family Matters Fact Sheet, <https://disabilitycanhappen.org/family-matters/>, May 2021. Accessed October 2021.
3. LIMRA, U.S. Workplace Disability Insurance Sales and In Force Survey, Second Quarter 2020.

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.

For policies issued in NY, MetLife Disability Income Insurance policies provide disability income insurance only. 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