

## Short Term/Long Term Disability Insurance

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



# It's easier than ever to protect your income from the unexpected.



A few simple health questions. The option to choose coverage suited to your needs and preferences. And premiums that automatically deduct from your paycheck. MetLife Disability insurance makes it easy to protect your income even if your health circumstances change.

Your ability to earn an income is one of your most valuable assets — and could be majorly impacted if you experience an illness or injury. Take a look at some of the key reasons why it pays to have disability insurance:

- Just over 1 in 4 of today's 20 year olds will likely become disabled before reaching age 67.<sup>1</sup>
- 5.6% of working Americans will experience a short term disability due to illness, injury or pregnancy on average every year.<sup>2</sup>
- Illnesses like cancer, heart attack or diabetes cause the majority of long-term disabilities.<sup>3</sup>

[It only takes a few minutes to help protect yourself, your family and your savings from the impact of your lost income.](#)

If you are unable to work and earn an income due to a disability, you would want to be able to meet both your short and long term financial responsibilities.

If you have a family, most likely they rely on you to help keep the household running. 67% of employees say that one of their top five sources of financial stress is worrying about having enough money to pay bills if someone loses their job.<sup>4</sup> Our convenient coverage can help you make sure your family is financially prepared to handle essential living expenses if you are unable to work, such as the following:

- Mortgage or rent
- Car payments
- Food
- Child care/tuition

If you are single and don't prepare ahead to cover your expenses, you may need to use your savings, sell your property, or borrow money from friends or family to meet your ongoing financial obligations while you recover.

You need coverage that's easily accessible and payments that quickly allow you to cover everyday expenses.

### Enroll today!

For questions, please call MetLife at  
**1 800 GET-MET8**  
**(1 800 438-6388)**

## Why should I enroll now?

- For a limited time, you can sign up for protection with no medical exam, no health questions, and no waiting periods. Please see the Plan Summary for details.
- Improve your financial security.
- Enroll now or you may have to wait another year to get disability insurance.



## Short Term/Long Term Disability Insurance

- **Short term disability** replaces a portion of your income during the initial weeks of a disability.
- **Long term disability** replaces a portion of your income for disabilities that last for an extended period of time.

## How can coverage benefit you?

Having this income protection will provide you with an important financial safety net should you become unable to work and earn your income due to a disability.

You can help protect yourself, your family and your savings from the impact of your lost income by replacing a portion of it during the initial weeks of a disability and for an extended period of time. With MetLife Disability Insurance, you receive disbursements directly, and you can use the money on whatever you like, from groceries and gas to your mortgage.

You can count on MetLife to provide you with caring, compassionate and accurate claims service, if and when you experience a disability. We make the claims process simple so you can focus on your treatment plan and your wellbeing.

Please be sure to review the Plan Summary for complete details about this disability coverage from MetLife. Your coverage may also include some additional benefits designed to assist you in getting back to work. You'll find information about your plan's benefit amounts, estimated rates, terms and conditions.

**Rehabilitation Incentive** You can increase the amount of your disability benefit by as much as 10% when you participate in a MetLife approved Rehabilitation Program.

**Family Care Incentive** Get reimbursed for expenses, such as child care for eligible family members, if you participate in a MetLife approved Rehabilitation Program.

**Work Benefit** You may receive up to 100% of your pre-disability earnings when combining the disability benefit, return-to-work earnings, rehabilitation incentives and other income benefits such as State Disability benefits and Social Security Disability benefits.

**Moving Expense Incentive** You may be reimbursed for moving expenses to a new residence if the move is recommended as part of a MetLife approved Rehabilitation Program.

1. Social Security Fact Sheet, <https://www.ssa.gov/disabilityfacts/materials/pdf/factsheet.pdf>, January 2018.

2. Council for Disability Awareness, <http://disabilitycanhappen.org/disability-statistic/>, March 2018.

3. Council for Disability Awareness, <http://www.disabilitycanhappen.org/common-causes/>, Accessed March 2018.

4. MetLife's 17th Annual U.S. Employee Benefit Trends Study 2019

Like most group disability insurance policies, MetLife group policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife sales representative for complete costs and 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.