



## Help protect your income and lifestyle with Short Term Disability Insurance.

Coverage that can help protect your income when you are unable to work.

 Mortgage or rent  Childcare  Grocery bills

### Easy to get. Easy to use.

It's easy to apply for short term disability coverage — and it covers more than you think. From pregnancy to back surgery to behavioral health issues, disability coverage can protect your income when you're unable to work ... and help you take care of everyday expenses. You receive disbursements directly, and you can use the money on whatever you like, from groceries and gas to your mortgage.

#### Prepare for the unexpected.

Just over 1 in 4 of today's 20-year-olds will likely become disabled before reaching age 67.<sup>1</sup> Don't let illness or injury threaten your financial security.

#### 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. 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.

**There's no better time to secure your coverage. Apply online by the open enrollment date!**  
**Questions? Contact your Human Resources contact**

#### The financial benefits of coverage.

Short term disability coverage from MetLife may pay between 40%–70% of your pre-disability income for six months to one year if you are temporarily disabled by a sickness, pregnancy, or accidental injury. That means you have a steady income stream to help pay your bills while you focus on getting well. You can also earn financial incentives by participating in MetLife-approved rehabilitation programs. These programs are designed to help you recover financially and functionally.

#### Your name is on the check.

Weekly payments are made directly to you. You decide how to spend the money — for medical expenses, like copays, deductibles, out-of-network care, or for non-medical needs like household bills, childcare, or home modifications.

If you have a family, most likely they rely on you to help keep the household running. But with more than half of Americans having less than three months' worth of expenses covered in an emergency fund,<sup>2</sup> you need to make sure your family is financially prepared to handle essential living expenses should you be unable to work.

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.

#### Simple and convenient.

Enrollment is simple, but the benefits are significant. Premiums will be automatically deducted from your paycheck, making this coverage more convenient for you.

1. Social Security Administration, <https://www.ssa.gov/pubs/EN-05-10029.pdf>. April 2021.

2. Bankrate July 2021 Emergency Savings Survey, <https://www.bankrate.com/banking/savings/emergency-savings-survey-july-2021/>.

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 sales representative for complete costs and details.