



Help protect your income and lifestyle with Disability Insurance.

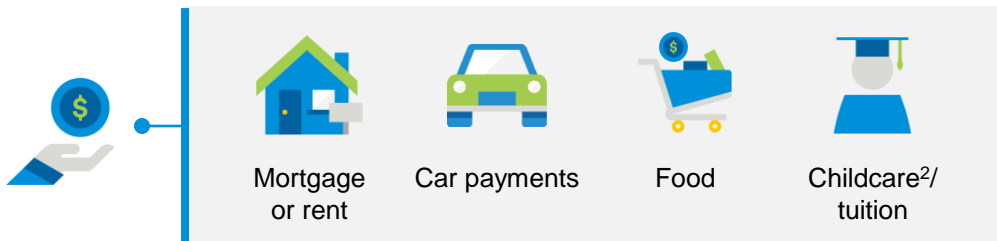
Coverage that can help protect your income when you are unable to work.

- Mortgage or rent
- Childcare
- Grocery bills

Your ability to earn an income is one of your most valuable assets. Many working people experience short term disabilities due to illness or injury. Illnesses like cancer, heart attack or diabetes cause the majority of long term disabilities.¹ Lost income can also have an adverse impact on your savings. Disability insurance is an affordable way to protect your finances when you are unable to work due to illness or injury.

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

If you are unable to work due to a disability, you will want to meet both your short term and long term financial responsibilities. You want to help ensure your family is financially prepared to handle essential living expenses such as:



Consider this scenario:

*I got sick soon after I returned from a trip to Brazil. I was diagnosed with an autoimmune disorder called Guillain-Barré Syndrome. After a few days, I was completely paralyzed. My **disability insurance** was what paid me for the next eight to nine months. While it was overwhelming to have had a major medical issue, I was able to focus on my recovery without worrying about where my next paycheck was coming from.³*

***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 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..

Disability Insurance

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



The advantages of getting disability insurance through work:

- Competitive group rates
- Easy payroll deduction
- Guaranteed acceptance
- No medical exam needed

Get more help getting back to work

Your disability coverage may also include some additional benefits designed to assist you in getting back to work. (Please be sure to review the Plan Summary for complete details.)

MetLife Disability Insurance through your workplace may be more affordable than you may think.

Ask your employer for more information or to enroll in these benefits.



Rehabilitation incentive

Increase your disability benefit by as much as 10%.



Family care incentive

Spend your payment on family expenses, such as childcare.²



Moving expense incentive

Get reimbursed for moving expenses to a new residence, if the move is recommended.

1. Council for Disability Awareness. "What are the most common causes of disability?" Council for Disability Awareness website. <https://disabilitycanhappen.org/common-causes/>. Accessed August 2020.

2. For eligible family members, if you participate in a MetLife-approved Rehabilitation Program.

3. This is a hypothetical example for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your Plan Summary for details about your coverage.

Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your plan administrator for details.