



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

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

## Long-term disability insurance (LTD): Why is it so important?

More than one in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach normal retirement age.<sup>1</sup>

LTD can help protect your income if you are unable to work due to a major injury, chronic condition, cancer or extended illness.

LTD can help you cover essential living expenses, protect your savings, your home and other assets, and help you avoid having to borrow money from friends or family.

Coverage is easily accessible, and the monthly payments are made directly to you. You can use the money for whatever you like, from groceries and gas to your mortgage or rent.

While disabilities may be unexpected, they don't have to be financially devastating.

**The majority of long-term absences are due to illnesses such as cancer, heart attacks and diabetes.<sup>2</sup>**

## How much will you need?

A good rule of thumb is to buy enough disability insurance to cover your essential monthly expenses (e.g., mortgage, food, utilities and car payments). For most people, that's about **60%–80% of their income**. Use the calculator tool at [www.disabilityonlinecalc.com](http://www.disabilityonlinecalc.com)

## Why should I enroll now?

- Improve your financial security.
- Our application is simple and straightforward, but the benefits are significant. There's no better time to secure your coverage.



## Why it pays to have long-term disability insurance:

How would you pay your bills if you couldn't work?

- **Savings?** More than two in three Americans are worried about having enough emergency savings to cover a month's worth of living expenses.<sup>3</sup>
- **Social Security disability?** Given its strict definitions of what qualifies as a disability, federal help may be unavailable. Approximately 67% of initial Social Security Disability Insurance claims are denied.<sup>4</sup>
- **Workers' compensation?** Only if you were injured on the job.<sup>5</sup>

Long-term disability coverage from MetLife may pay between 40 – 70% of your pre-disability income for an extended period. You will receive benefits for as long as you remain disabled and unable to work, up to retirement age. 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 benefit in action:

If you experience a major injury or chronic illness, submitting a claim doesn't have to be difficult. Here's what to expect:



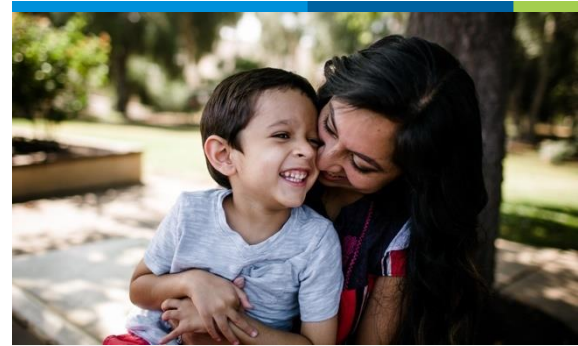
Depending on your plan, you can submit your claim by phone, mail or by visiting **mybenefits.metlife.com**. Plus, you can track the status of your claim online.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days. You only need one claim form per injury or illness, and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive monthly or weekly payments, depending on your plan. Use the funds however you like.



### Consider this:

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

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

## Discover the advantages of having MetLife Long Term Disability Insurance.

### Product overview

MetLife Long Term Disability Insurance can help protect your income if you are unable to work due to a major injury, chronic condition, cancer or extended illness. You can also earn financial incentives by participating in MetLife-approved rehabilitation programs, which are designed to help you recover financially and functionally.

### Why is it needed?

Long-term disability insurance can help cover important ongoing obligations that could be challenging to meet during a difficult time, such as:

- Rehabilitation
- Family care, such as childcare
- Moving expenses
- Mortgage or rent payments
- Groceries
- Car payments

## Frequently asked questions

### Why is having long-term disability insurance so important?

**A. Long-term disability protection can help you cover essential living expenses and help protect your savings** by replacing a portion of your income for an extended period if you are unable to work due to a covered accident or illness.

### What are the essential living expenses that I should be most concerned about?

**A. Consider any expenses you may incur in running your household**—including car payments, mortgage or rent payments, groceries, childcare,<sup>6</sup> tuition and more—that would still need to be paid in the event of a disability.

### How do disability payments work?

**A. Payment will be made directly to you**—not your employer, hospital, doctor or insurance company. The payment amount will depend on your plan. Please see your Plan Summary for more information.

### How much does long-term disability insurance cost?

**A. Disability insurance can be more cost-effective than you may think.** For example, a healthy male, age 35, may get a \$1,000 monthly benefit for an initial premium of about \$25 a month.<sup>7</sup> Rates<sup>7</sup> for your plan(s) can be found in your enrollment materials.

## Frequently asked questions (continued)

### How do I pay for my long-term disability insurance?

- A. Premiums will be conveniently paid through payroll deductions**, so you don't have to worry about writing a check or missing a payment.

### What happens when I want to file a claim?

- A. MetLife offers various ways to submit your claim based on your plan**, including online, mail and phone options. Plus, you can track the status of your claim online.

**As one of the nation's leading providers of disability benefits<sup>8</sup>**, you can count on MetLife to provide you with caring, compassionate and accurate claims service if and when you experience a disability.

### What if I choose not to have long-term disability insurance?

- A. Enrolling in a plan is not mandatory, but it is a good idea and a cost-effective way to help protect your income.** Without long-term disability insurance, you may need to use your savings or tap into other assets to cover your essential living expenses while you recover from a disabling accident or illness.

### When can I enroll?

- A. It is best to enroll during your open enrollment period** when medical exams may not be required, and health questions may not be asked. The sooner you enroll, the sooner you will enjoy the added financial protection that disability coverage provides.

**Enrollment is open from  
April 1 to May 31, 2025**

**Please see your Plan Summary  
for more information.**

1. Social Security Administration, <https://www.ssa.gov/pubs/EN-05-10029.pdf>. August 2022.

2. Council for Disability Awareness. "Chances of Disability: Me, Disabled?" <http://www.disabilitycanhappen.org/common-causes/>, Accessed May 2023.

3. Bankrate's 2023 annual emergency savings report, <https://www.bankrate.com/banking/savings/emergency-savings-report/>. February 2023.

4. Social Security Administration Annual Statistical Report on the Social Security Disability Insurance Program, 2021, [https://www.ssa.gov/policy/docs/statcomps/di\\_asr/2021/di\\_asr21.pdf](https://www.ssa.gov/policy/docs/statcomps/di_asr/2021/di_asr21.pdf). October 2022.

5. Social Security Administration. "How Workers' Compensation and Other Disability Payments May Affect Your Benefits," <https://www.ssa.gov/pubs/EN-05-10018.pdf>. December 2021.

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

7. Actual rates will vary based on factors including the applicant's age, health, occupation and state of residence as well as the amount of coverage, maximum benefit period, waiting period and carrier issuing the coverage. Initial rates may increase.

8. LIMRA, U.S. Workplace Disability Insurance Sales and In Force Survey, Second Quarter 2022.

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.