

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

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



Long Term Disability (LTD) insurance: why is it so important?

Help protect your salary in just a few easy steps. **MetLife LTD Insurance** can help protect your income if you are unable to work due to a sickness (including pregnancy complications) or injury. Coverage is easily accessible and monthly payments quickly allow you to cover everyday expenses. You receive disbursements directly and can use the money on whatever you like, from groceries and gas to your mortgage.

Why it pays to have LTD insurance:

- The majority of long-term absences are due to illnesses, such as cancer, heart attacks and diabetes.¹ Additionally, 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.²
- Given its strict definitions of what qualifies as a disability, federal help may be unavailable. You might receive Social Security benefits only if you are unable to work in any occupation — not just your own — for at least a year due to a disability.³

LTD insurance 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. It's easy to enroll and can help ensure you still receive part of your salary to cover your expenses.

Why should I enroll now?

- Improve your financial security.
- You may have to wait another year to get disability insurance.
- Our application is simple and straightforward and the benefits are significant. There's no better time to secure your coverage.

Enroll today!

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

How LTD Insurance can benefit you.

LTD insurance can replace a portion of your income should you become unable to work and earn a paycheck for an extended period of time due to an illness or injury.

This convenient plan can help protect you and your family from the impact of your lost income by replacing a portion of it during an extended disability.

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

As one of the nation's leading providers of worksite disability benefits,⁴ you can count on MetLife to provide you with caring, compassionate and accurate claims service if you experience a long term disability.

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: If you participate in a MetLife approved Rehabilitation Program, get reimbursed for expenses, such as childcare, for eligible family members.

Work Incentive: If you work while disabled, 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.

Please review the Plan Summary for complete details about your company's long term disability plan from MetLife.

One of your most valuable assets is your ability to earn an income. Guard it with LTD insurance.

Questions? Call MetLife Customer Service.
1-800-GET-MET8 (1-800-438-6388)

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

2. Social Security Fact Sheet. <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>. Accessed May 2023.

3. Social Security Administration, "Disability Benefits." <http://www.socialsecurity.gov/pubs/EN-05-10029.pdf>. August 2022.

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

Like most group disability insurance policies, MetLife group 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.