

Short Term/Long Term Disability Insurance

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



What is disability insurance?



It's a cost-effective way to protect your income when you're unable to work due to illness or injury. 35.5% of the population with disabilities is between the ages of 18 and 64.¹ That's why financial experts recommend disability insurance as part of a sound financial plan.

Q. Why is having disability insurance so important?

A. Having disability protection can help you cover your essential living expenses and help safeguard your savings, since it replaces a portion of your income lost due to a disability or illness. You can choose from two types of coverages:

- Short Term Disability (STD) insurance replaces a portion of your income during the initial weeks of a disability, generally either 13 or 26 weeks.
- Long Term Disability (LTD) insurance replaces a portion of your income for disabilities that last for an extended period of time.

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

A. Consider any expenses you may incur in the running of your household, including car payments, mortgage payments, groceries, childcare, tuition and more, that would still need to be covered in the event of a disability.

Q. How do disability payments work?

A. Depending upon the amount of coverage you choose, payment will be made directly to you—not your employer, hospital, doctor or insurance company.

Q. What happens when I want to file a claim?

A. As one of the nation's leading providers of disability benefits,³ you can count on MetLife to provide you with caring, compassionate and accurate claims service, if and when you experience a disability.

We offer 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 or on the MetLife US App.

Accidents and illness can happen to anyone, and it can impact your ability to earn money.

Have other questions?

Call 1-833-622-0135 Monday – Friday, 8 am to 11 pm EST.

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Q. Can I elect LTD without electing STD?

A. Yes.

Q. Can I stop or reduce LTD anytime during the year?

A. **No. Changes can be made only as a result of a qualified life event.** You must notify us of the change within 30 days of the event. Qualified life events include:

- Marriage
- Divorce
- Birth
- Adoption
- Death
- Gaining or losing other coverage

Documentation of the event such as a marriage license, death certificate, birth certificate, etc. are required.

Q. When can I enroll?

A. **It's best to enroll during your open enroll period** for coverage effective on and after January 1, 2021, because a statement of health will not be required. If you are a new hire, and your coverage will be effective after January 1, 2021, enrollment when you are first eligible will also allow you to avoid submitting a statement of health.

Q. What if I choose not to have 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 disability insurance, you may need to use your savings or tap into other assets to cover your essential living expenses while you recover from an accident or illness.

Q. Is the only difference between the two STD plans the day when benefits become payable?

A. **Yes. The two plans offer the same level of benefits,** and your disability will be handled the same way under both plans. The only difference is when payments under the plan will start.

Q. How will this group STD plan coordinate with another STD plan?

A. **The MetLife disability plan doesn't coordinate with any other STD plan.**

1. 2018 Annual Report on People with Disabilities in America, A Publication of the Rehabilitation Research and Training Center on Disability Statistics and Demographics, https://disabilitycompendium.org/sites/default/files/user-uploads/Annual_Report_2018_Accessible_AdobeReaderFriendly.pdf
2. 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.
3. LIMRA, U.S. Group Disability Sales and In Force Survey, 2018.
4. Like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your plan administrator for details.

