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 (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:

- Most 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 may 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.[2]

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 help protect you and your family from the impact of lost income by replacing a portion of it if you experience a covered disability and are unable to work for an extended period. Your coverage also includes:

Access to TELUS Health CBT,[3] a therapist-guided virtual mental health service, at **no additional cost to you**. As long as your LTD policy is active, you can use this service anytime—not just during a disability claim.

Access MyBenefits online or the MetLife mobile app to check your existing claim's status, update important details, and sign up for direct deposit. Search "MetLife" in the App Store or Google Play to download the app.

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

Return-to-work services and rehabilitation program incentives such as:

- **Rehabilitation Incentive:** You can increase the amount of your disability benefit by 10% when you participate in a MetLife-approved rehabilitation program.
- **Family Care Incentive:** If you participate in a MetLife-approved rehabilitation program, you can be 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.

As one of the nation's leading providers of workplace 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.

Please be sure to review the plan summary for complete details about your company's long-term disability plan from MetLife, including your plan's benefit amounts, rates, terms and conditions.

Enroll in Long Term Disability Insurance during the enrollment period.

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

1. Council for Disability Awareness. Chances of Disability: Me, Disabled? http://www.disabilitycanhappen.org/common-causes/. Accessed July 2024.
2. Social Security Administration. Disability Benefits, http://www.socialsecurity.gov/pubs/EN-05-10029.pdf, March 2024.
3. TELUS Health CBT services are provided through an agreement with TELUS Health (US) Ltd. TELUS Health is not a subsidiary or affiliate of MetLife. TELUS Health CBT is not available for WA sitused cases.
4. LIMRA. U.S. Workplace Disability Insurance Sales and In Force Survey, Fourth Quarter 2023.

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 group representative for complete costs and details.

These policies provide disability income insurance only. For policies issued in New York, they do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.