

Long Term Disability Insurance

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



With long term disability insurance, it's easier to protect your future income.



Safeguard a portion of your salary with just a few easy steps. MetLife Long Term Disability Insurance can help protect your income if you are unable to work due to major injury, a chronic condition, cancer or extended illness. Our coverage is easily accessible and monthly payments quickly allow you to cover everyday expenses. With disability insurance, you receive disbursements directly and can use the money on whatever you like, from groceries and gas to your mortgage.

Take a look at these facts to see why it pays to have long term disability insurance:

- 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 the normal retirement age.¹
- The majority of long term absences are due to illnesses, such as cancer, heart attacks and diabetes.²

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

What's more, given its strict definitions of what qualifies as a disability, federal help may be unavailable.

Chances are you may not be able to count on Social Security Disability Insurance (SSDI) to help you. Approximately 67% of initial SSDI claims are denied.³ Social Security benefits are not available if you are expected to be disabled for less than a year.

Having long term disability 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 and cover your expenses.

Enroll today!

For questions, please visit www.metlife.com/USMD to submit a question to GIS, the plan administrator.

Why should I enroll now?

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



Long Term Disability Insurance

How can having MetLife Long Term Disability Insurance benefit you?

Long term disability 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 found on www.metlife.com/USMD for complete details about the long term disability plans 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 and when you experience a long term disability.

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.

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1. Social Security Fact Sheet, <https://www.ssa.gov/disabilityfacts/materials/pdf/factsheet.pdf>, January 2018.
 2. Council for Disability Awareness, <http://www.disabilitycanhappen.org/common-causes/>, accessed May 2018.
 3. Social Security Administration website, <http://www.ssa.gov/oact/STATS/dibStat.html>, 2016 Data, Accessed May 2017.
 4. LIMRA, U.S. Group Disability Sales and In Force Survey, 2018.

Like most group disability insurance policies, MetLife group policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife sales representative for complete costs and details.

