

# Long Term Disability

## Peace of Mind

# MetLife®



The financial consequences of disability can be devastating. That's why protecting the ability to work and earn an income is a vital and appreciated component of a complete employee benefits program.

**Nobody plans to be disabled.** MetLife offers a comprehensive line of flexible disability income insurance programs that enable employers to build the coverage that's right for them – and meet the various disability needs of their changing workforce. Employers can feel confident that MetLife puts its disability experience into action by providing guidance, anticipating needs and helping to keep costs under control – which makes employee benefits simpler and easier.

**Focusing on ability.** MetLife is celebrating 50 years as one of the leaders in the group disability insurance business and over 136 years of overall industry experience.<sup>1</sup> MetLife's Long Term Disability insurance focuses on:

- The employee's ability to earn an income;
- Helping employees return to work as early as possible when appropriate.



### What's Available

- **Definition of disability** focuses on the employee's ability to earn an income.
- **No "total disability" required;** employee may work while satisfying elimination period.
- **Work Incentive Benefit** allows employees to protect their financial security and work while disabled, receiving up to 100% of predisability earnings, including the disability benefit, other income benefits and return-to-work earnings.
- **Rehabilitation Program Incentive** increases employees' disability benefit by 10% when participating in a MetLife-approved rehabilitation program.
- **Family Care Incentive** reimburses employees for eligible family care expenses incurred when participating in a MetLife-approved rehabilitation program.
- **Moving Expense Incentive** reimburses employees for moving expenses to a new residence if recommended as part of a MetLife-approved rehabilitation program.

<sup>1</sup> LIMRA 2006 U.S. Group Disability Sales and Inforce Survey, LIMRA International.

Policy Provision	Standard	Options
<b>Group Size</b>	<ul style="list-style-type: none"> <li>10 or more</li> </ul>	
<b>Benefit Percentage</b>	<ul style="list-style-type: none"> <li>60% of monthly pre-disability earnings</li> </ul>	<ul style="list-style-type: none"> <li>40% of monthly pre-disability earnings</li> <li>50% of monthly pre-disability earnings</li> <li>66-2/3% of monthly pre-disability earnings</li> <li>Flat Benefit</li> </ul>
<b>Maximum Monthly Benefit</b>	<ul style="list-style-type: none"> <li>Up to \$6,000</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$10,000</li> <li>Increased amounts may be available, based on the average of the top 3 wage earners' salaries, with underwriting approval</li> </ul>
<b>Minimum Monthly Benefit</b>	<ul style="list-style-type: none"> <li>\$100</li> </ul>	<ul style="list-style-type: none"> <li>Flat dollar benefit \$0-\$500</li> </ul>
<b>Elimination Period</b>	<ul style="list-style-type: none"> <li>90 days or 180 days</li> <li>Or the end of STD benefits if MetLife is administering the plan.</li> </ul>	<ul style="list-style-type: none"> <li>30 days</li> <li>60 days</li> <li>120 days</li> <li>150 days</li> <li>270 days</li> <li>360 days</li> </ul>
<b>Benefit Duration</b>	<ul style="list-style-type: none"> <li>Greater of Reducing Benefit Duration (RBD) or Social Security Normal Retirement Age (SSNRA)</li> </ul>	<ul style="list-style-type: none"> <li>65/5/70 with or without SSNRA</li> <li>RBD without SSNRA</li> <li>Lesser of RBD or 2 years</li> <li>Lesser of RBD or 5 years</li> <li>To Age 70</li> </ul>
<b>Benefit Integration</b>	<ul style="list-style-type: none"> <li>Direct Family</li> </ul>	<ul style="list-style-type: none"> <li>Direct Primary</li> <li>All Sources</li> <li>Backdoor</li> </ul>
<b>Pre-Existing Condition Limitation</b>	<ul style="list-style-type: none"> <li>3/12</li> </ul>	<ul style="list-style-type: none"> <li>6/12</li> <li>6/24</li> <li>3/3/12</li> <li>3/6/12</li> <li>12/12</li> </ul>
<b>Exclusions</b>	<ul style="list-style-type: none"> <li>Disabilities caused or contributed to by war, whether declared or undeclared, or act of war, insurrection, rebellion, or terrorist act; active participation in a riot; intentionally self-inflicted injury; any injury for which the employee is entitled to benefits under Workers' Compensation or a similar law; attempted suicide; or commission of or attempt to commit a felony.</li> </ul>	<ul style="list-style-type: none"> <li>No options</li> </ul>

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

State variations may apply.



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