



Long Term Disability Insurance: why is it so important?

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.¹

Long Term Disability Insurance (LTD) can help protect your income if you are unable to work due to a major injury, chronic condition, cancer or extended illness.

LTD 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.

Coverage is easily accessible, and the monthly payments are made directly to you. You can use the money for whatever you like, from groceries and gas to your mortgage or rent.

While disabilities may be unexpected, they don't have to be financially devastating.

Consider this:

*“I got sick soon after I returned from a trip to Brazil. I was diagnosed with an autoimmune disorder called Guillain-Barré Syndrome. After a few days, I was completely paralyzed. My **Disability Insurance** was what paid me for the next eight to nine months. While it was overwhelming to have had a major medical issue, I was able to focus on my recovery without worrying about where my next paycheck was coming from.”*

This is a hypothetical example for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your Plan Summary for details about your coverage.

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

Why should I enroll?

- 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.

Enroll in Long Term Disability Insurance during annual enrollment

Discover the advantages of having MetLife Long Term Disability Insurance.

Product overview

Long Term Disability Insurance can help protect your income if you are unable to work due to a major injury, chronic condition, cancer or extended illness.

You can also earn financial incentives by participating in MetLife-approved rehabilitation programs. These programs are designed to help you recover financially and functionally.

Why needed

Long term disability insurance can help cover important ongoing obligations that could be a challenge to meet during a difficult time, such as:

- Rehabilitation
- Family care, such as childcare
- Moving expenses
- Mortgage or rent payments
- Groceries
- Car payments

Frequently Asked Questions

Q. Why is having long term disability insurance so important?

A. Having long term disability protection can help you cover your essential living expenses and help protect your savings, since it replaces a portion of your income for an extended period of time if you are unable to work due to a covered accident or illness.

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 or rent payments, groceries, childcare,⁶ tuition and more, that would still need to be paid in the event of a disability.

Q. How do disability payments work?

A. Payment will be made directly to you — not your employer, hospital, doctor or insurance company.

Q. How much does long term disability insurance cost?

A. Disability insurance can be more cost-effective than you may think. For example, a healthy male age 35 may get a \$1,000 monthly benefit for an initial premium of about \$25 a month.⁷ Rates⁷ for your plan(s) can be found in the enrollment materials provided by your employer.

How much will you need?

Long Term Disability Insurance

Q. How do I pay for my long term disability insurance?

A. Premiums will be conveniently paid through payroll

deductions, so you don't have to pay out of pocket. (Lh pa)e(m)15.23 (i)-4.7 (y6 Tw 0 -1.19 -Td[(,[(de)15.9 we)1638 ()494(an)1494(an9 494 0.(m)15.19.about)0.