

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 is a cost-effective way to protect your income when you are 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 insurance replaces a portion of your income during the initial weeks of a disability, generally either 13 or 26 weeks.
- Long term disability 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, child care, 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.

MetLife offers 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?

Please call 800-GET-MET8, Monday – Friday, 8 am to 8 pm ET.



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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. When can I enroll?

A. It is best to enroll during your open enrollment period when medical exams may not be required and health questions may not be asked. The sooner you enroll, the sooner you will enjoy the added financial protection that disability coverage provides.

Have other questions?

Please call MetLife directly at
1 800 GET-MET8
1 800 438-6388
and talk with a benefits consultant.

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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.

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.

