



Short Term Disability Insurance: why is it important?

Your ability to earn an income is indeed one of your most valuable assets. Just over 1 in 4 of today's 20-year-olds will likely become disabled before reaching age 67.¹ That's why financial experts recommend short term disability insurance as part of a sound financial plan at any stage of life.¹ **Short Term Disability Insurance (STD)** can help you cover your essential living expenses and help protect your savings if you are unable to work due to an illness or injury, including pregnancy.

If you have a family, they most likely rely on you to help keep the household running. If you are single, and don't prepare ahead to cover your expenses, you may need to use your savings, sell your property, or borrow money from friends or family to meet your ongoing financial obligations while you recover.

STD may help replace a portion of your income during the initial weeks of a disability, generally between 13 and 26 weeks. Coverage is easily accessible, and payments are made weekly, directly to you. You can use the money for whatever you like, from groceries and gas to your mortgage or rent.

***Special considerations:** If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits"), you should carefully consider whether to enroll for Short Term Disability (STD) coverage. In California, Connecticut, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington, Oregon (starting 9/3/23), and Colorado (starting 1/1/24), if eligible, you must apply for State Benefits. Your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

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

Why should I enroll?

- Improve your financial security.
- Our application is simple and straightforward, but the benefits may be significant. There's no better time to secure your coverage.

Short Term Disability Insurance

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



Help protect your income and lifestyle with Short Term Disability Insurance.

Coverage that can help protect your income when you are unable to work.

 Mortgage or rent  Childcare  Grocery bills

Why it pays to have short term disability insurance:

Each year, around 5% of working Americans will experience a short-term disability (six months or less) due to illness, injury, or pregnancy.³

How would you pay your bills if you couldn't work?

- **Savings?** 1 in 4 Americans have no emergency fund.⁴
- **Social Security Disability?** Only if you couldn't be expected to work in any occupation — not just your own occupation — for at least a year due to a disability.⁵
- **Workers' compensation?** Only if you were injured on the job.⁶
- **State disability benefits or medical leave?** Only if you work in CA, CT, HI, MA, NJ, NY, PR, RI, or WA (and OR starting 9/3/23 and CO starting 1/1/24).

Accidents and illness can happen to anyone, and it can impact your ability to earn money.

Your benefit in action

Submitting a claim doesn't have to be difficult. Here's what to expect:



Depending on your plan, you can submit your claim by phone, mail or visiting mybenefits.metlife.com. Plus, you can track the status of your claim online.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days. You only need one claim form per injury or illness and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive weekly payments per your plan. Use the funds however you like.

Enroll in Short Term Disability Insurance during annual enrollment

Discover the advantages of having MetLife Short Term Disability Insurance.

Product overview	Short term disability insurance can help protect your income if you are unable to work due to a covered accident, illness, or pregnancy.
Why needed	Short term disability insurance can help cover important ongoing obligations that could be a challenge to meet during a difficult time, such as: <ul style="list-style-type: none">• Rehabilitation• Family care, such as childcare• Mortgage or rent payments• Groceries• Car payments
Coverage choices	Please see your Plan Summary for more information about your plan.

Frequently Asked Questions

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

A. Having short term disability protection may help you cover your essential living expenses and help protect your savings, since it may help replace a portion of your income during the initial weeks of a disability, generally between 13 and 26 weeks.

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, childcare, 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. How much does short 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 \$230 weekly benefit for an initial premium of about \$25 a month.⁷ Rates for your plan(s) can be found in the enrollment materials provided by your employer.

How much will you need?

A good rule of thumb is to buy enough disability insurance to cover your essential monthly expenses (e.g., mortgage, food, utilities and car payments). For most people, that's about **60%–80% of their income.**

Use the calculator tool at www.disabilityonlinecalc.com

Short Term Disability Insurance

Frequently Asked Questions

Q. How do I pay for my disability insurance?

A. Premiums will be conveniently paid through payroll deductions, so you don't have to worry about writing a check or missing a payment.

Q. What happens when I want to file a claim?

A. MetLife offers various ways to submit your claim based on your plan, including online, mail and phone options.

As one of the nation's leading providers of disability benefits,⁸ you can count on MetLife to provide you with caring, compassionate and accurate claims service if, and when, you experience a disability.

Q. What if I choose not to have short term 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 short term disability insurance, you may need to use your savings or tap into other assets to cover your essential living expenses while you recover from a disabling 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.

1. CNBC, "Here's the type of insurance you'll need at each stage of life, experts say," <https://www.cnbc.com/2022/04/18/heres-the-insurance-advisors-say-youll-need-at-each-stage-of-life.html>, April 2022.
2. Social Security Administration, <https://www.ssa.gov/pubs/EN-05-10029.pdf>. April 2021.
3. Council for Disability Awareness, "Disability Statistics," <http://disabilitycanhappen.org/disability-statistic/>, September 2021. Accessed July 2022.
4. Bankrate July 2021 Emergency Savings Survey, <https://www.bankrate.com/banking/savings/emergency-savings-survey-july-2021/>.
5. Social Security Administration, "Disability Benefits," <https://www.ssa.gov/pubs/EN-05-10029.pdf>, April 2021.
6. Social Security Administration, "How Workers' Compensation and Other Disability Payments May Affect Your Benefits," <http://socialsecurity.gov/pubs/EN-05-10018.pdf>, May 2021.
7. 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.
8. LIMRA, U.S. Workplace Disability Insurance Sales and In Force Survey, Fourth Quarter 2021.

Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your plan administrator for details.

