

Short Term Disability

Helping to Safeguard Your Income

MetLife®



Not many people could get by without a regular source of income even for a short time. In fact, a short-term disability can have a long-term financial impact on employees and their families. That's why selecting the right Short Term Disability (STD) income insurance provider is such an important decision.

Work with a leader. With more than 50 years of group disability plan experience, MetLife is committed to offering valuable financial protection for employees against the risk of disability. MetLife is the nation's 2nd largest income insurance carrier based on Inforce Premiums and Equivalents¹ – offering a range of flexible benefit options that can be customized to fit a company's needs and add value to its benefits program. Leveraging its financial strength and stability, MetLife offers products and services that assist in reducing employer administrative costs and delivering operational excellence with a best-in-class service model.



What's Available

- **Definition of disability** focuses on the employee's ability to earn an income.
- **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.
- **Organ Donor Benefit** increases the employee's disability benefit by 10% if the disability is a result of an organ transplant procedure. No elimination period is required.

¹ LIMRA 2006 U.S. Group Disability Sales and Inforce Survey, LIMRA International.

Policy Provision	Standard	Options
Group Size	<ul style="list-style-type: none"> 10 or more 	
Benefit Percentage	<ul style="list-style-type: none"> 60% of weekly pre-disability earnings 	<ul style="list-style-type: none"> 50% of weekly pre-disability earnings 66-2/3% of weekly pre-disability earnings 70% of weekly pre-disability earnings (only allowed on non contributory takeover groups 10+ or virgin groups 100+ lives) Flat Benefit
Maximum Weekly Benefit	<ul style="list-style-type: none"> Up to \$1,500 (10-49 Lives) Up to \$2,000 (50-500 Lives) Virgin Coverage: lesser than or equal to \$1,500. 	<ul style="list-style-type: none"> Other amounts exceeding \$2,000 available, with underwriting approval
Minimum Weekly Benefit	<ul style="list-style-type: none"> \$20 	<ul style="list-style-type: none"> Flat dollar range of \$0-\$100
Elimination Period	<ul style="list-style-type: none"> 0 days for injury/7 days for sickness 	<ul style="list-style-type: none"> 0 days for injury/3 days for sickness 3 days for injury/3 days for sickness 7 days for injury/7 days for sickness 14 days for injury/14 days for sickness 30 days for injury/30 days for sickness
Extent of Coverage	<ul style="list-style-type: none"> Non-occupational injury and sickness only 	<ul style="list-style-type: none"> 24-hour coverage available
Benefit Duration	<ul style="list-style-type: none"> 13 weeks 26 weeks 	<ul style="list-style-type: none"> 9 weeks 11 weeks 12 weeks 22 weeks 24 weeks 25 weeks 52 weeks
Temporary Recovery (once benefits commence)	<ul style="list-style-type: none"> 90 days 	<ul style="list-style-type: none"> No options
Exclusions	<ul style="list-style-type: none"> 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; commission of or attempt to commit a felony; elective treatment or procedure such as cosmetic surgery or treatment primarily to change appearance; sex-change surgery; reversal of sterilization; liposuction; in vitro fertilization, embryo transfer procedure or artificial insemination (however, pregnancies and complications from any of these procedures will be treated as a sickness). 	<ul style="list-style-type: none"> No options

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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