

# Short Term Disability<sup>1</sup>

## Paycheck Protection.

# MetLife<sup>®</sup>



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. With more than 40 years of group disability plan experience, MetLife is committed to offering valuable financial protection for employees against the risk of disability.

As the leading group short term disability carrier<sup>2</sup>, MetLife leverages its financial strength and stability to provide products and services that focus on reducing employer costs and delivering a "best-in-class" service model that is easier for employers and employees.

**Ask about our  
Premium Discount for  
multiple 2-9 coverages!<sup>4</sup>**

### What's Available:

- Definition of disability focuses on the employee's ability to earn an income rather than the inability to perform specific job functions.
- Work Incentive Benefit encourages a part-time return to work by allowing replacement of up to 100% of predisability earnings.
- Rehabilitation Program Incentive increases the disability benefit by 10% when the employee is participating in a MetLife-approved rehabilitation program.
- Family Care Incentive benefit 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 rehabilitation plan.
- Organ Donor Benefit increases the disability benefit by 10% if disability is a result of an organ transplant procedure. No elimination period is required.

### Short Term Disability Benefits for Groups with 2-9 Employees

2-9 Short Term Disability is available only when sold with MetLife's 2-9 Dental.<sup>3</sup>

<b>BENEFIT PERCENTAGE</b>	■ 60%
<b>MAXIMUM WEEKLY BENEFIT</b>	■ \$750
<b>ELIMINATION PERIOD</b>	■ 0 days for injury/7 days for sickness
<b>MAXIMUM BENEFIT DURATION</b>	■ Employers may choose one of two maximum benefit durations with our standard product (minimum of 2 eligible employees): <ul style="list-style-type: none"><li>■ 13 Weeks</li><li>■ 26 Weeks</li></ul>
<b>EXTENT OF COVERAGE</b>	■ Non-occupational injury and sickness only
<b>EVIDENCE OF INSURABILITY</b> <i>Required for:</i>	■ Groups with 2-4 employees ■ Groups with 5-9 employees with amounts in excess of \$250 per week ■ Employees who were eligible under the prior plan, but did not elect coverage ■ Late enrollees (those employees in contributory plans who do not enroll within 31 days of their eligibility date)

<sup>1</sup> Due to specific regulatory requirements associated with state-mandated plans, MetLife's 2-9 STD plan described above is not available in NJ, NY, RI, HI, CA or PR.

<sup>2</sup> LIMRA International 2004. U.S. Group Disability Sales and In Force Survey based on In Force group disability premiums, fees and equivalents.

<sup>3</sup> Requirement may not apply in all jurisdictions.

<sup>4</sup> Purchase of group Dental, Basic Life and Short Term Disability insurance required to qualify for discount.

Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, terms and conditions for keeping them in force. Please contact your MetLife Sales Representative for complete details.