



MetLife

Income protection

A short-term disability can have a long-term financial impact on employees and their families. That's why selecting the right Short Term Disability¹ (STD) income insurance provider is such an important decision. With over 50 years of group disability experience, MetLife is committed to offering valuable financial protection for employees against the risk of disability.

What's Available

- **Definition of disability** that protects one of the employee's most valuable assets—the ability to earn an income.
- **Work Incentive Benefit** encourages a part-time return to work, where appropriate, by allowing replacement of up to 100% of pre-disability weekly earnings, taking into account the Weekly Disability Benefit, return to work earnings, other income benefits and rehabilitation incentives.
- **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-approved rehabilitation program.
- **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.²

BENEFIT PERCENTAGE	• 60%
MAXIMUM WEEKLY BENEFIT	• \$750
ELIMINATION PERIOD	• 0 days for injury/7 days for sickness
MAXIMUM BENEFIT DURATION	• Employers may choose one of two maximum benefit durations with our standard product (minimum of 2 eligible employees): – 13 Weeks – 26 Weeks
EXTENT OF COVERAGE	• Non-occupational injury and sickness only
EVIDENCE OF INSURABILITY REQUIRED FOR:	• 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)

¹ 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.

² Requirement may not apply in all jurisdictions.

Like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative about complete costs and details.