

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

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



Help protect some of your salary with just a few short steps. It's easy to enroll in **MetLife Short Term Disability Insurance (STD)**. If you experience illness or injury, you may receive direct disbursements that allow you to help cover everyday expenses, including everything from groceries and gas to your mortgage.

Your ability to earn an income is indeed one of your most valuable assets. Take a look at some of the key reasons why it pays to have short term disability insurance:

- Just over 1 in 4 of today's 20-year-olds will likely become disabled before reaching age 67.¹
- Each year, around 5% of working Americans will experience a short term disability (six months or less) due to illness, injury, or pregnancy.²

Having short term disability insurance may help you cover some of your essential living expenses and may help protect your savings, since it may help replace a portion of your income during the initial weeks of a disability.

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 this 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.

Why should I enroll now?

- Enroll now or you may have to wait another year to get disability insurance.
- Help improve your financial security.
- Our application is simple and straightforward. There's no better time to secure your coverage.

If you are unable to work and earn an income due to a disability, you would probably want to meet your ongoing financial responsibilities.

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.

Did you know 68% of people are worried they wouldn't be able to cover their living expenses for just one month if they lost their primary source of income?² You need to make sure your family is financially prepared to handle essential living expenses such as the following if you are unable to work:

- Mortgage
- Car payments
- Food
- Childcare/tuition

How can coverage benefit you?

Having this income protection may help provide you with an important financial safety net should you become unable to work and earn an income due to a disability.

This plan may help protect you and your family from the impact of your lost income by potentially replacing a portion of it during the initial weeks of a disability.

Please be sure to review the Plan Summary for complete details about this short term disability plan from MetLife. Your coverage may include additional benefits designed to assist you in getting back to work. You'll also find information about your plan's benefit amounts, estimated rates, terms and conditions.

As one of the nation's leading providers of worksite disability benefits,⁴ you can count on MetLife to provide you with caring, compassionate and accurate claims service, if you experience a disability.

One of your most valuable assets is your ability to earn an income. Help guard it with short term disability insurance. Enrollment is simple, but the benefits may be significant.

Some of the leading causes of disability include musculoskeletal disorders (such as arthritis), injuries and cancer.³

Enroll during annual enrollment or as a new hire.

Questions? Call MetLife Customer Service.
1 800 GET-MET8 (1 800 438-6388)

1. Social Security Fact Sheet, <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>, accessed May 2023.

2. Bankrate's 2023 annual emergency savings report, <https://www.bankrate.com/banking/savings/emergency-savings-report/>. February 2023.

3. Council for Disability Awareness, "Disability Statistics," <http://disabilitycanhappen.org/disability-statistic/>, September 2021.

4. LIMRA, U.S. Workplace Disability Insurance Sales and In Force Survey, Second Quarter 2022.

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.