

Disability

Unmatched Product Suite



MetLife

MetLife employs over **200 Vocational Rehabilitation Consultants, Return-to-Work Consultants and Clinicians** to work with Case Managers for timely, appropriate Return to Work and recovery for your employees

Disabilities may occur more often than you may think. The outcome of these conditions or illnesses and injuries can not only impact employees' ability to earn an income, but they can also disrupt the productivity of your workplace. MetLife's comprehensive suite of flexible disability products and services help minimize this risk, while helping your employees create a personal safety net.

EMPHASIZE A RETURN TO WORK

Several incentives are available to help maximize an employee's opportunities to return to work, and minimize the impact to your workforce.

Work Incentive Benefit allows employees to 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.

TYPES OF COVERAGE

Both **Short Term and Long Term Disability** coverages are available to provide income replacement protection for employees depending on the duration of the disability. Flexible plan design options allow you to customize a solution that works best for your needs and brings the most value to your offering.

Both Short Term and Long Term Disability plans are available as an employer-paid option, or as a Core Buy-Up plan where you pay for a base level of coverage and your employees' have the option to purchase additional coverage at their own expense.¹

[continued >](#)

SHORT TERM DISABILITY

LONG TERM DISABILITY

BENEFIT	<p>Weekly:</p> <ul style="list-style-type: none"> • 50%–66 2/3rds% of predisability earnings • Flat Dollar Benefit (range \$100–\$2,000) 	<p>Monthly:</p> <ul style="list-style-type: none"> • Range between 40%–66 2/3rds% (non-contributory required for percentages over 60%) of predisability earnings • Flat Benefit (range \$500–\$15,000)—less than 100 lives requires Underwriting approval
MAXIMUM BENEFIT	• \$500–\$2,000 weekly	• \$1,000–\$6,000 monthly
MINIMUM BENEFIT	• \$20–\$100 weekly	• \$0–\$500 monthly
ELIMINATION PERIOD	<ul style="list-style-type: none"> • Injury 0, 3, 7, 14 or 30 days • Sickness 3, 7, 14 or 30 days • First Day Hospitalization 	• 30, 60, 90, 180 or 360 days
MAXIMUM BENEFIT PERIOD	9, 11, 12, 22, 24, 25 or 26 weeks	<ul style="list-style-type: none"> • Greater of Reducing Benefit Duration (RBD) or Social Security Normal Retirement Age (SSNRA) • 65/5/70 with or without SSNRA • RBD with or without SSNRA • To Age 70 (minimum 12 months)
DEFINITION OF DISABILITY	<ul style="list-style-type: none"> • Inability to Earn Definition: 60% or 80% earnings test • Material Duties only • Any Occupation only • Combination Material Duties and Earnings Test 	<ul style="list-style-type: none"> • Inability to Earn Definition: 80%/60% earnings test or 80%/80% or 60%/60% • Combination Material Duties and Earnings Test • Material Duties only
ORGAN DONOR BENEFIT	Yes	N/A

CORE BUY-UP SHORT TERM DISABILITY

CORE BUY-UP LONG TERM DISABILITY

CONTRIBUTIONS	<ul style="list-style-type: none"> • Employer pays 100% of Core premium • Employee pays 100% of Buy Up premium 	
PARTICIPATION	• 100% participation in the Core plan	
BENEFIT PERCENTAGES	• 40% - 60% Core, Maximum of 20% Buy Up in addition to Core, not to exceed 70%	
BENEFIT AMOUNT	Core maximum of \$1,500 per week, Buy Up maximum of \$3,000 per week not to exceed 3 times the Core amount ²	Core maximum of \$6,000 per month Buy Up maximum of \$15,000 per month not to exceed 3 times the Core amount ²
ELIMINATION PERIOD	0/7 days, 7/7 days, 30/ 30 days, others	Match STD Maximum Durations
MAXIMUM BENEFIT PERIOD	13 or 26 weeks	Greater of Reducing Benefit Duration (RBD) or Social Security Normal Retirement Age (SSNRA)

FOR MORE INFORMATION, CONTACT YOUR METLIFE SALES REPRESENTATIVE TODAY.

Other plan design options are available. Like most group disability insurance policies, MetLife group policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife sales representative for complete costs and details.

1. Differences in plan design between Short and Long Term Disability apply for Core Buy-Up.
2. Higher Core maximum may be available subject to underwriting approval.