



Disability Insurance: why is it so important?

Long Term Disability and Short Term* Disability Insurance can help protect your income if you are unable to work due to a major injury, chronic condition, cancer or extended illness.

Both Short and Long Term Disability Insurance can help you cover essential living expenses, protect your savings, your home and other assets, and help you avoid having to borrow money from friends or family.

Coverage is easily accessible, and payments are made directly to you. If you have Long Term Disability Insurance, you can count on monthly payments. For Short Term Disability Insurance, payments are made weekly. Plus, you can use the money for whatever you like, from groceries and gas to your mortgage or rent.

For questions, please call MetLife at
1 800 GET-MET8
(1 800 438-6388)

Why should I enroll?

- Improve your financial security.
- Our application is simple and straightforward, but the benefits are significant. There's no better time to secure your coverage.

***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 Short Term Disability (STD) 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.

Disability Insurance

Coverage that can help protect your income when you are unable to work due to illness or injury.



Help protect your income and lifestyle with Disability Insurance.

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

 Mortgage or rent  Childcare  Grocery bills

Why it pays to have disability insurance:

More than one in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach normal retirement age.¹ Plus, the majority of long-term absences are due to illnesses, such as cancer, heart attacks and diabetes.²

Given its strict definitions of what qualifies as a disability, federal help may be unavailable. Approximately 67% of initial Social Security Disability Insurance claims are denied.³ Social Security benefits are not available if you are expected to be disabled for less than a year. With disability insurance, you can help ensure you still receive part of your salary to cover everyday expenses.

Statutory benefits or medical leave? Only if you work in California, Connecticut, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington, Oregon (starting 9/3/23), or Colorado (starting 1/1/24).

When it comes to disabilities...

For less than the cost of your monthly cell phone bill,⁴ you can get coverage for you and your family.



Your benefit in action:

If you experience a major injury or chronic illness, submitting a claim doesn't have to be difficult. Here's what to expect:



Depending on your plan, you can submit your claim by phone, mail or visiting mybenefits.metlife.com. Plus, you can track the status of your claim online.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days. You only need one claim form per injury or illness and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive monthly or weekly payments depending on your plan. Use the funds however you like.

Discover the advantages of having MetLife Disability Insurance.

Product overview	Short Term and Long Term Disability Insurance can help protect your income if you are unable to work due to a major injury, chronic condition, cancer or extended illness.
Why needed	<p>Disability insurance can help cover important ongoing obligations that could be a challenge to meet during a difficult time, such as:</p> <ul style="list-style-type: none">• Rehabilitation• Family care, such as childcare• Moving expenses• Mortgage or rent payments• Groceries• Car payments
Coverage choices	<p>Short Term Disability Insurance may help replace a portion of your income during the initial weeks of a disability.</p> <p>Long Term Disability Insurance may help replace a portion of your income for disabilities that last for an extended period of time.</p>

Frequently Asked Questions

Q. Why is having disability insurance so important?

A. Whether you choose long or short term coverage, having disability protection can help you cover your essential living expenses and help protect your savings, since it may help replace a portion of your income for an extended period of time.

Q. What are the essential living expenses that I should be most concerned about?

A. Consider any expenses you may incur in the running of your household, including car payments, mortgage or rent payments, groceries, childcare, tuition and more, that would still need to be paid in the event of a disability.

Q. How do disability payments work?

A. Payment will be made directly to you — not your employer, hospital, doctor or insurance company. The payment amount will depend on the amount of coverage you choose.

Q. How much does disability insurance cost?

A. Disability insurance can be more cost-effective than you may think. For example, a healthy male age 35 may get a \$1,000 monthly benefit for an initial premium of about \$25 a month.⁵ Rates for your plan(s) can be found in the enrollment materials provided by your employer.

Consider this:

*I got sick soon after I returned from a trip to Brazil. I was diagnosed with an autoimmune disorder called Guillain-Barré Syndrome. After a few days, I was completely paralyzed. My Disability Insurance was what paid me for the next eight to nine months. While it was overwhelming to have had a major medical issue, I was able to focus on my recovery without worrying about where my next paycheck was coming from.***



Frequently Asked Questions

Q. How do I pay for my disability insurance?

A. Premiums will be conveniently paid through payroll deductions, so you don't have to worry about writing a check or missing a payment.

Q. What happens when I want to file a claim?

A. MetLife offers various ways to submit your claim based on your plan, including online, mail and phone options. Plus, you can track the status of your claim online.

As one of the nation's leading providers of disability benefits,⁶ you can count on MetLife to provide you with caring, compassionate and accurate claims service if, and when, you experience a disability.

Q. What if I choose not to have Short or Long Term Disability Insurance?

A. Enrolling in a plan is not mandatory, but it is a good idea and a cost-effective way to help protect your income. Without disability insurance, you may need to use your savings or tap into other assets to cover your essential living expenses while you recover from a disabling accident or illness.

Q. When can I enroll?

A. You may enroll when you are first hired and benefit eligible, during Metro's annual enrollment period or when you have an eligible change in status. Contact Metro Human Resources to enroll.

Have other questions?

Please call MetLife directly at **1 800 GET-MET8 (1 800 438-6388)** and talk with a benefits consultant.

** This is a hypothetical example for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your Plan Summary for details about your coverage.

1. Social Security Administration, <https://www.ssa.gov/pubs/EN-05-10029.pdf>. April 2021.

2. Chances of Disability: Me, Disabled? Council for Disability Awareness website. <http://www.disabilitycanhappen.org/common-causes/>. Accessed April 2022.

3. Social Security Administration Annual Statistical Report on the Social Security Disability Insurance Program, 2020, https://www.ssa.gov/policy/docs/statcomps/di_asr/2020/di_asr20.pdf, November 2021.

4. Wheelwright T. How Much Do Americans Spend on Internet, Streaming, and Cell Phone Service? Reviews.org website. <https://www.reviews.org/internet-service/cost-of-internet-streaming-and-cell-phone-bills/>. Posted January 11, 2021.

5. Actual rates will vary based on factors including the applicant's age, health, occupation and state of residence as well as the amount of coverage, maximum benefit period, waiting period and carrier issuing the coverage. Initial rates may increase.

6. LIMRA, U.S. Workplace Disability Insurance Sales and In Force Survey, Year-End, Second Quarter 2020.

Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your plan administrator for details.