

# What is short term disability insurance?

It is an affordable way to help protect your income when you are unable to work due to illness or injury. 1 in 8 workers will be disabled for five years or more during their working careers.<sup>1</sup> That's why financial experts recommend short term disability insurance as part of a sound financial plan.



Accidents and illness can happen to anyone, and it can impact your ability to continue to earn an income.

**Q. Why is having short term disability insurance so important?**

**A. Having short term disability protection can help you cover your essential living expenses and help safeguard your savings,** since it replaces a portion of your income when you are unable to work due to a disability.

**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,** such as car payments, mortgage payments, groceries and child care, that would still need to be covered in the event of a disability.

**Q. How do disability payments work?**

**A. Depending upon the amount of coverage you choose, payments will be made directly to you** — not your employer, hospital, doctor or insurance company.

**Q. How much does short term disability insurance cost?**

**A. Disability insurance is more affordable than you may think,** and you can take advantage of competitive rates available through a group plan. Your initial rate is based on your age at the time your coverage becomes effective, and your rates will not increase solely due to age.<sup>2</sup>

**Q. How do I pay for my short term 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.<sup>3</sup>

**Q. Can I enroll for this coverage without having to take a medical exam or answer medical questions?**

**A. Yes.** As long as you are actively at work, your enrollment is guaranteed.<sup>4</sup>

**Q. What happens if my employment status changes? Can I take my coverage with me?**

**A. Yes. Your coverage is portable,** which means you can take it with you. You will need to continue to pay your premiums directly to MetLife to keep your coverage in force.<sup>5</sup>

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

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



**Have other questions?**

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

1. Council for Disability Awareness, [http://www.disabilitycanhappen.org/chances\\_disability/disability\\_stats.asp](http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp), Accessed January 2017.
2. The plan is guaranteed renewable, and may not be canceled due to an increase in your age or a change in your health. Premium rates can only be raised as the result of a rate change made on a class-wide basis. Coverage is guaranteed renewable provided: (1) premiums are paid as required under the Certificate; and (2) in a situation where the Group Policy ends, it is not replaced by a substantially similar short term disability policy as described in the Certificate.
3. If you leave your current employer, you will need to continue to pay your premiums directly to MetLife for your coverage to remain in force.
4. Coverage is guaranteed subject to your employer's plan limitations and provided you are actively at work [and part of an eligible class]. You will be deemed actively at work provided you are performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer.
5. Not available in all states. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. In Ohio, continued coverage will automatically end when the group policy ends. For more information, contact your MetLife representative.
6. LIMRA, U.S. Group Disability Sales and In Force Survey, 2014.

Like most group life insurance policies, MetLife's group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply. Please contact MetLife or your benefit administrator for more information.

