

Why is having short term disability insurance important?

Financial experts have long recommended disability insurance as part of a sound financial plan should you be unable to work due to illness or injury.

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 become disabled before reaching age 67.¹
- 1 in 8 workers will be disabled for 5 years or more during their working careers.²

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

One of your most valuable assets is your ability to earn an income. Guard it with short term disability insurance.

If you were unable to work and earn an income due to a disability, you would still need to meet your ongoing financial responsibilities.

If you have a spouse/domestic partner and/or children most likely they rely on you to help keep the household running. But with 58% of employees surveyed very concerned about having enough money to pay bills during a sudden income loss,³ 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
- Food
- Car payments
- Child care/tuition

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.



Enroll today!

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

Why should I enroll now?

- Your coverage is guaranteed.⁴
- Your rate will not change due to your age.⁵
- Take your coverage with you even if you change jobs.⁶
- Convenience of payroll deducted premium payments⁷

How can having MetLife Short Term Disability Insurance benefit you?

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

With this plan you're able to choose your benefit amount, and you can take your coverage with you if your employment status changes. Plus, take advantage of the ease and convenience of payroll deducted premium payments — you'll never have to worry about writing a check or missing a payment!

Please be sure to review the Plan Summary for complete details about your plan's benefit amounts, estimated rates and terms and conditions. Your coverage may also include some additional benefits designed to assist you in getting back to work following a covered disability.

You can count on MetLife to provide you with caring, compassionate and accurate claims service, if and when you experience a disability.



Arthritis, back pain, depression, accidents, pregnancy and serious illnesses are some of the leading causes of disability in the U.S.⁸

1. Social Security Basic Facts, <http://www.ssa.gov/news/press/basicfact.html>, Accessed January 2017.
2. Council for Disability Awareness, http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp, Accessed January 2017.
3. The 14th Annual MetLife Study of Employee Benefits Trends, 2016.
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. 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.
6. 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.
7. 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.
8. WebMD.com, "Leading Causes of Disability," Accessed January 2017.

Like most group 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 benefits administrator for more information.

