MetLife | Long Term Disability Insurance



Help protect your income and lifestyle with MetLife Long Term Disability Insurance.

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

Long-term disability insurance is a cost-effective way to help protect your income when you are unable to work due to illnesses or injury. Accidents or illness can happen to anyone, and it can impact your ability to earn money. That's why financial experts recommend long-term disability insurance as part of a sound financial plan.

You asked. We answered.

Why sign up for disability Insurance? Find out with some FAQs

Why is having long-term disability insurance so important?

A. Having long-term disability protection can help you cover your essential living expenses and help safeguard your savings by replacing a portion of your income for an extended period of time.

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

A. Consider any expenses you may incur in running your household, including car payments, mortgage payments, groceries, childcare,[1] tuition and more that would still need to be paid in the event of a disability.

How do disability payments work?

A. Payment will be made directly to you—not your employer, hospital, doctor or insurance company. The payment amount is based upon a percentage of your monthly income.

How much does long-term disability insurance cost?

A. Disability insurance is more affordable than you may think. Your premium is based on a percentage of your annual income. More information about rates[2] for your plan(s) can be found in the enrollment materials provided by your employer.

Accidents and illnesses can happen to anyone and impact the ability to earn money.

ADF# DI1282.16

How do I pay for my long-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.

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, update important details, and sign up for direct deposit with **MyBenefits** online.

What if I choose not to have 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 long-term 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.

When can I enroll?

A. It is best to enroll during your open enrollment period when medical exams may not be required, and health questions may not be asked. The sooner you enroll, the sooner you will enjoy the added financial protection that disability coverage provides.

As one of the nation's leading providers of disability benefits,[3] you can count on MetLife to provide you with caring, compassionate and accurate claims service if you experience a disability.

Enroll in Long Term Disability Insurance during the enrollment period.

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

1. For eligible family members, if you participate in a MetLife-approved Rehabilitation Program.
2. Actual rates will vary based on factors including the applicant's age, health, occupation, state of residence, amount of coverage, maximum benefit period, waiting period and carrier issuing the coverage. Initial rates may increase.
3. LIMRA. U.S. Workplace Disability Insurance Sales and In Force Survey, Fourth Quarter 2023.

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.

MetLife

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