



Help protect your income and lifestyle with Short Term Disability Insurance.

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

What is short-term disability insurance (STD)?

STD is a cost-effective way to help protect your income when you are unable to work due to illness or injury. Studies show that a 20-year-old worker has a one-in-four chance of developing a disability before reaching full retirement age.¹ That's why financial planners have recommended short-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 short-term disability insurance so important?

- A. Short-term disability protection may help you cover your essential living expenses and help safeguard your savings** since it may help replace a portion of your income during the initial weeks of a disability, generally between 13 and 26 weeks.

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

- A. Consider any expenses you may incur in running your household, such as car payments,** mortgage payments, groceries, childcare, tuition and more that would still need to be covered in the event of a disability.

How do disability payments work?

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

Special Considerations: If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits")², you should carefully consider whether to enroll for this coverage. If you are eligible for State Benefits, you must apply if required by state law. If permitted, 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.

Accidents and illness can happen to anyone and can impact your ability to earn money.

How much does short-term disability insurance cost?

A. Disability insurance is 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.³ Rates for your plan(s) can be found in the enrollment materials provided by your employer.

How do I pay for my short-term disability insurance?

A. Premiums will be conveniently paid through payroll deduction, 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 online.

What if I choose not to have short-term disability insurance?

A. Enrolling in a plan is not mandatory, but it may be a good idea and a cost-effective way to help protect your income. Without short-term disability, you may need to use your savings or tap into other assets to cover your essential living expenses while recovering from an 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,⁴ you can count on MetLife to provide you with caring, compassionate and accurate claims service if you experience a disability.

Enroll in Short Term Disability Insurance during the enrollment period.

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

1. Social Security Administration, <https://www.ssa.gov/pubs/EN-05-10029.pdf>. August 2022.
2. These jurisdictions include, but may not be limited to, California, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Colorado as of 1/1/24; Maryland, Delaware and Minnesota as of 1/1/26 and Maine as of 5/1/26).
3. 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.
4. LIMRA, U.S. Workplace Disability Insurance Sales and In Force Survey, Second Quarter 2022.

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

