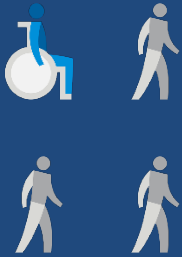


Get the facts about disability insurance.

Facts & Stats



Studies show that a 20-year-old worker has a one-in-four chance of developing a disability before reaching full retirement age.¹ Whether it's an exciting event like a pregnancy or an unexpected challenge like an illness or car accident, a disability can affect your ability to earn income.

Did you know?

Disability insurance is coverage that can help protect your income when you are unable to work due to illness or injury.

Recent studies show that...



55%

of workers say they are living paycheck to paycheck, up from 43% in 2022.²

With simplified enrollment and competitive employee rates, you can get disability coverage to help protect your income for less than the cost of a...



Monthly
cell phone bill³

Consider this scenario:

Jeff is diagnosed with an autoimmune disorder, leaving him temporarily paralyzed. While he's unable to work for eight months, his disability insurance pays a percentage of his income each month, allowing him to focus on his recovery without worrying about where his next paycheck would come from.

This is a hypothetical example for illustrative purposes only. Individual experiences may vary.

If you are unable to work due to a disability, you will want to help ensure your family is financially prepared to handle essential living expenses such as:



Mortgage or rent



Car payments



Food



Childcare⁴/ tuition

What you need to know about MetLife's Disability Insurance coverage:

- May help replace a portion of your income when you are unable to work due to sickness, pregnancy or accidental injury.
- Benefit payments are made directly to you, and you decide how to spend the money.
- May help you cover your essential living expenses, such as household bills, groceries and mortgage or rent.
- May help improve financial security for you and your family.

Special considerations for Short Term Disability Insurance (STD): If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits")⁵, 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.

Enroll in Short Term Disability Insurance during annual enrollment.

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

1. Social Security Administration, "Disability Benefits," <https://www.ssa.gov/pubs/EN-05-10029.pdf>. August 2022.

2. MetLife's 21st Annual U.S. Employee Benefit Trends Study 2023.

3. Based on the lowest average monthly cost of \$50. Mancini, Jeannine. "What is the Average Cell Phone Bill Per Month?" MoneyLion, February 15, 2023. <https://www.moneylion.com/learn/average-cell-phone-bill-per-month/>. Accessed March 2023.

4. For eligible family members, if you participate in a MetLife-approved Rehabilitation Program.

5. 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).

METLIFE'S SHORT TERM DISABILITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy or its provisions may vary or be unavailable in some states. Short Term Disability policies offered by MetLife may include a preexisting condition exclusion. MetLife offers Short Term Disability on both an Attained Age and an Issue Age basis. Attained Age rates are based on specified age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age Short Term Disability is guaranteed renewable, and premium rates are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age Short Term Disability on a class-wide basis. For complete details of coverage and availability, please contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of the worksite Short Term Disability Insurance product is pending regulatory approval.

Like most group insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, exceptions, limitations and terms for keeping them in force. Please contact MetLife for details.

