

Let our experience be your rock



We want to offer your employees the most reliable, dependable coverage — one that flexes to suit their needs. Our solutions are tailored to your organization, and our exceptional service and proven expertise — combined with best-in-class enrollment capabilities¹ — make working with us easy.

Engaging employees with solutions that work.

Short term disability replaces a portion of an employee's income to help cover their essential living expenses while they're out of work. And offering the benefit through an effective enrollment solution provides a turn-key way for employees to understand and get the income protection they need.

- **A simple plan** designed to be easy for employees to understand and use.
- **Competitively priced coverage** means that employees can choose a solution that complements their needs and finances.
- **Expert account and implementation professionals** work to deliver a streamlined and efficient experience.
- **Guided enrollment** offers employees an educational and engaging experience they'll value.
- **Our experienced claim teams** are dedicated to providing accurate reviews and exceptional service.

Competitive features, crafted with convenience in mind.

- **Guaranteed coverage** for actively-at-work employees.
- **Elimination and maximum benefit periods** selected by the employer.
- **Portable (continuation of coverage)** when employees leave the company.²
- **Issue Age or Attained Age rates** selected by the employer (no age maximum).
- **Payroll deduction** makes paying for coverage convenient.

More protection, more value



WORK INCENTIVE

When an employee returns to work in a limited capacity, they may receive up to 100% of their pre-disability earnings — which may include their work earnings, and adjusted disability benefit. Employees who choose to continue coverage are eligible for a partial disability benefit.



FAMILY CARE INCENTIVE

Employees may receive an additional benefit amount of up to \$100 per week for reimbursement of qualified child care expenses incurred while disabled and participating in an approved rehabilitation program.



REHABILITATION PROGRAM INCENTIVE

Employees who participate in a MetLife-approved rehabilitation program may receive an additional benefit amount of 10%.



ORGAN DONOR BENEFIT

Employees who are organ donors may receive an additional weekly benefit of 10%.

Get expert guidance for confident decisions — for your organization and your employees.

Contact your MetLife Representative today.

1. Enrollment solutions are provided by an enrollment firm and/or a broker who offer enrollment and communication services through an in-person one-on-one or telephone consultation, or through a technology-based guided experience with dedicated support.
2. The employee will need to continue to pay premiums directly to MetLife for coverage to remain in force.

[metlife.com](https://www.metlife.com)

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 benefit amount will be based on the covered person's age at the time of the initial coverage 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 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



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