

# Disability

## Long Term Disability

# MetLife

The right long-term disability protection is vital to easing the impact of disability on your business. Disabling events occur more often than most people may think, so being prepared for them not only helps your employees protect their income, but also minimizes lost productivity in your workplace.

Our Long Term Disability insurance product is supported by a sophisticated claim model and compassionate service experience and appropriately maintains a focus on returning employees to work.

- A definition of disability that focuses on protecting an employee's income.
- Significant return-to-work and rehabilitation incentives<sup>1</sup>
- Flexible contract provisions and options

### INCENTIVES THAT WORK

Helping employees stay at or return to work<sup>2</sup>—even in a limited capacity—increases the likelihood that they will return to full-time employment. The right return-to-work incentives can help keep employees working or get them back to work sooner:

- **Zero Day Residual:** Allows disabled employees (as defined under contract) to work during the elimination period while still satisfying it if they are unable to earn more than 80% of predisability earnings due to their disability.
- **Rehabilitation Program Incentive:** Increased weekly benefit (10%) while in an approved rehabilitation program.
- **Family Care Incentive:** Monthly reimbursement for eligible family care expenses (e.g., child care, elder care) during the first 24 months of disability if participating in an approved rehabilitation program.
- **Work Incentive:** Up to 100% of an employee's predisability monthly earnings may be received for the first 24 months of disability while disabled and working, from sources including work earnings, the LTD Benefit, Rehabilitation Incentive and other income benefits.
- **Moving Expense Incentive:** Reimbursement for expenses associated with moving to a new residence if recommended as part of an approved rehabilitation program.

## SOLUTIONS TO MEET YOUR NEEDS

<b>MONTHLY BENEFIT</b>	<ul style="list-style-type: none"> <li>• 40–66 2/3% of predisability earnings</li> <li>• Non-contributory required for percentages over 60%</li> <li>• Flat Benefit (range \$500–\$15,000) — less than 100 lives requires Underwriting approval</li> </ul>
<b>MAXIMUM MONTHLY BENEFIT</b>	<ul style="list-style-type: none"> <li>• \$3,000–\$25,000</li> </ul>
<b>MINIMUM MONTHLY BENEFIT</b>	<ul style="list-style-type: none"> <li>• \$0–\$500</li> </ul>
<b>ELIMINATION PERIOD</b>	<ul style="list-style-type: none"> <li>• 30, 60, 90, 180 or 360 days</li> </ul>
<b>MAXIMUM BENEFIT PERIOD</b>	<ul style="list-style-type: none"> <li>• Greater of Reducing Benefit Duration (RBD) or Social Security Normal Retirement Age (SSNRA)</li> <li>• 65/5/70 with or without SSNRA</li> <li>• RBD with or without SSNRA</li> <li>• To Age 70</li> </ul>
<b>DEFINITION OF DISABILITY</b>	<p><b>Available in All States Except California:</b></p> <ul style="list-style-type: none"> <li>• Inability to Earn Definition: 80%/60% earnings test or 80%/80% or 60%/60%</li> <li>• Combination Material Duties AND Earnings Test</li> <li>• Material Duties only</li> </ul> <p><b>Available in California Only:</b></p> <ul style="list-style-type: none"> <li>• Combination Substantial and Material Acts and Inability to Earn (80%)</li> <li>• Substantial and Material Acts only</li> </ul>
<b>REHABILITATION INCENTIVES</b>	<ul style="list-style-type: none"> <li>• 10% Rehabilitation Program Incentive when participating in MetLife approved rehabilitation program</li> <li>• 100% Work Incentive Benefit (24 months)<sup>2</sup></li> <li>• Family Care Incentive up to \$400 per eligible family member (24 months)</li> <li>• Moving Expense Incentive</li> </ul>
<b>COST-OF-LIVING ADJUSTMENT BENEFIT</b>	<ul style="list-style-type: none"> <li>• Waiting Period: 12, 24, 36 or 60 months</li> <li>• Duration of increases: 5 years, 10 years, unlimited</li> <li>• Flat Percent: 3%–7%</li> <li>• Lesser of 1/2 CPI or 10%</li> </ul>
<b>MONTHLY SURVIVOR BENEFIT</b>	<ul style="list-style-type: none"> <li>• 66 2/3% monthly net benefit for 12 or 24 months</li> </ul>

Other plan design options may be available.

**FOR MORE INFORMATION, CONTACT YOUR METLIFE SALES REPRESENTATIVE TODAY.**

Policy provisions may vary depending on individual customer requests and state requirements. Charts do not summarize all contractual provisions and do not include state variations. Like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative about complete costs and details. Please contact MetLife for details.

1. While disabled and receiving a monthly benefits, employees may receive up to 100% of predisability earnings, including work earnings, monthly benefit, Rehabilitation Incentive, and other income benefits. The 24 month period starts when benefits begin.
2. Where appropriate.