

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

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



Help protect some of your salary with just a few short steps. It's easy to enroll in **MetLife STD**. If you experience illness or injury, you may receive direct disbursements that allow you to help cover everyday expenses, including everything from groceries and gas to your mortgage.

Your ability to earn an income can be impacted by illness or injury. MetLife can help you when unexpected life events occur. Take a look at some of the key reasons why it pays to have short-term disability insurance:

- Just over one in four of today's 20-year-olds will likely become disabled before reaching age 67.²
- Each year, around 5% of working Americans will experience a short-term disability (six months or less) due to illness, injury or pregnancy.³

Having short-term disability insurance may help you cover some of your essential living expenses and may help protect your savings by replacing a portion of your income during the initial weeks of a disability.

Special Considerations:

If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits")⁴, 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. You should consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

Why should I enroll now?

- Enroll now or you may have to wait another year to get disability insurance.
- Help improve your financial security.
- Our application is simple and straightforward. There's no better time to secure your coverage.

If you are unable to work and earn an income due to a disability, you still need to meet your ongoing financial responsibilities.

If you have a family, they most likely rely on you to help keep the household running. If you are single and don't prepare ahead to cover your expenses, you may need to use your savings, sell your property or borrow money from friends or family to meet your ongoing financial obligations while you recover.

Did you know 68% of people are worried they won't be able to cover their living expenses for just one month if they lose their primary source of income?⁵ You need to make sure your family is financially prepared to handle essential living expenses such as if you are unable to work, such as:

- Mortgage
- Car payments
- Food
- Childcare/tuition

How can coverage benefit you?

Having this income protection may help provide you with an important financial safety net should you become unable to work and earn an income due to a disability.

This plan may help protect you and your family from the impact of your lost income by potentially replacing a portion of it during the initial weeks of a disability.

Please be sure to review the plan summary for complete details about this short-term disability plan from MetLife. Your coverage may include additional benefits designed to assist you in getting back to work. You'll also find information about your plan's benefit amounts, estimated rates, terms and conditions.

As one of the nation's leading providers of worksite disability benefits,⁶ you can count on MetLife to provide you with caring, compassionate and accurate claims service if you experience a disability.

Help guard it with short-term disability insurance. Enrollment is simple, but the benefits may be significant.

Some of the leading causes of disability include musculoskeletal disorders (such as arthritis), injuries and cancer.³

Questions? Call MetLife Customer Service.

1-800-GET-MET8 (1-800-438-6388)

1. Please add and link with following: 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.
2. Social Security Fact Sheet, <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>, accessed May 2023.
3. Council for Disability Awareness, "Disability Statistics," <http://disabilitycanhappen.org/disability-statistic/>, September 2021.
4. These jurisdictions include, but may not be limited to, California, Colorado, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Delaware and Minnesota as of 1/1/26, Maine as of 5/1/26, and Maryland as of 7/1/26).
5. Bankrate's 2023 annual emergency savings report, <https://www.bankrate.com/banking/savings/emergency-savings-report/>. February 2023.
6. LIMRA, U.S. Workplace Disability Insurance Sales and In Force Survey, Second Quarter 2022.

These policies provide disability income insurance only. For policies issued in New York, they do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for complete costs and details.