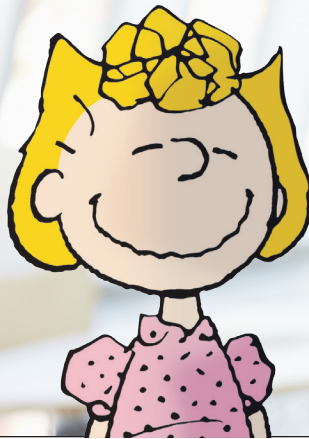


Disability

2 – 9 Product Suite

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Disabilities may occur more often than you may think. The outcome of these conditions or illnesses and injuries can not only impact employees' ability to earn an income, but they can also disrupt productivity in the workplace. MetLife's Short Term and Long Term Disability coverages help minimize this risk, while helping employees create a personal safety net.

EMPHASIZE A RETURN TO WORK

Several incentives are available to help maximize an employee's opportunities to return to work, and minimize the impact on the workforce.

Work Incentive Benefit allows employees to work while disabled, receiving up to 100% of pre-disability earnings, including the disability benefit, other income benefits and return-to-work earnings.

Rehabilitation Program Incentive increases employees' disability benefit by 10% when participating in a MetLife-approved rehabilitation program.

Family Care Incentive reimburses employees for eligible family care expenses incurred when participating in a MetLife-approved rehabilitation program.

Moving Expense Incentive reimburses employees for moving expenses to a new residence if recommended as part of a MetLife-approved rehabilitation program.

[continued >](#)

	SHORT TERM DISABILITY ¹	LONG TERM DISABILITY ²
BENEFIT PERCENTAGE	60%	50% or 60%
MAXIMUM WEEKLY BENEFIT	\$500, \$750, \$1000	\$3000, \$4000, \$5000, \$6000
ELIMINATION PERIOD	0, 7, 14 or 30 days for injury 7, 14 or 30 days for sickness	90 or 180 days
BENEFIT DURATION	<ul style="list-style-type: none"> • 9, 11, 12 or 13 weeks • 22, 24, 25 or 26 weeks 	<ul style="list-style-type: none"> • Lesser of 5 yrs/RBD with 2 year Own Occupation Definition of Disability basis • Lesser of 2 yrs/RBD with Unlimited Own Occupation Definition of Disability basis • Includes our standard benefit offering, i.e. full family integration, no COLA, no survivor benefit, no conversion, etc. • Benefit Limitation: with 5 year duration includes 2 year limits; and if 2 year duration, a 12 month limit • Includes a 12/24 pre-ex limit and no SOH requirement
EVIDENCE OF INSURABILITY REQUIRED FOR	<ul style="list-style-type: none"> • Employees who were eligible under the prior plan, but did not elect coverage • Late enrollees (those employees in contributory plans who do not enroll within 31 days of their eligibility date) 	

FOR MORE INFORMATION, CONTACT YOUR METLIFE SALES REPRESENTATIVE TODAY.

Availability of products and features are based on MetLife's guidelines, group size, underwriting and state requirements.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

¹ Due to specific regulatory requirements associated with state-mandated plans, MetLife's 2-9 STD plan described above is not available in NJ, NY, RI, HI, CA or PR.

² LTD is available to groups with 5 or more employees.

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