

MetLife



Help your clients provide peace of mind

Disability may occur more often than most people think. Recommending MetLife's Group Long Term Disability (LTD) coverage is one way to help your clients minimize the impact of lost productivity on their businesses—and help their employees protect their incomes.

MetLife's comprehensive line of disability income insurance programs, including Long Term Disability, can help you design, recommend and deliver strategic benefits programs that are right for your clients. Employers can feel confident that MetLife puts its disability experience into action by providing guidance, anticipating needs and helping to keep costs under control. And you can feel confident that we'll be there for you, your clients and their employees, today and in the future.

Our Group LTD coverage can help minimize the impact of lost productivity on your clients' businesses while helping their employees create their own personal safety net. MetLife's LTD insurance contract includes the following distinguishing features to meet the needs of your clients and their employees:

- A definition of disability that protects one of an employee's most valuable assets—the ability to earn an income
- Significant Return-to-Work and Rehabilitation Incentives
- Flexible contract provisions and options

Our decisional accuracy¹ rate for LTD claims is 99.9%.¹ Our focus on making claim decisions correctly means a superior service experience for employees—and for your clients.

Emphasis on return to work

Helping your clients' employees stay at or return to work—even in a limited capacity—increases the likelihood that they will return to full-time employment. To facilitate this, MetLife's Group LTD insurance contract provides the following incentives:

- **Zero Day Residual:** employee may work while satisfying elimination period.
- **Work Incentive Benefit** allows employees to protect their financial security and work while disabled, receiving up to 100% of predisability 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.

¹ Based on audit results from standard QM sampling methodology, 2010

Solutions to Meet Your Needs

MetLife understands that every company is different, and that each deserves a solution that fits its unique culture and specific plan requirements. Flexible plan design options available for LTD include:

GROUP LONG TERM DISABILITY INSURANCE

Monthly Benefit	<ul style="list-style-type: none"> • Range between 40%–66⅔% (non-contributory required for percentages over 60%) of predisability earnings • Flat Benefit (range \$500–\$15,000)—less than 100 lives requires Underwriting approval
Maximum Monthly Benefit	<ul style="list-style-type: none"> • \$1,000–\$6,000
Minimum Monthly Benefit	<ul style="list-style-type: none"> • \$0–\$500
Elimination Period	<ul style="list-style-type: none"> • 30, 60, 90, 180 or 360 days
Maximum Benefit Period	<ul style="list-style-type: none"> • Greater of Reducing Benefit Duration (RBD) or Social Security Normal Retirement Age (SSNRA) • 65/5/70 with or without SSNRA • RBD with or without SSNRA • To Age 70
Definition of Disability	<ul style="list-style-type: none"> • Inability to Earn Definition: 80%/60% earnings test or 80%/80% or 60%/60% • Combination Material Duties AND Earnings Test • Material Duties only
Rehabilitation and Work Incentives	<ul style="list-style-type: none"> • 10% Rehabilitation Program Incentive when participating in MetLife-approved rehabilitation program • 100% Work Incentive Benefit (24 months)² • Family Care Incentive up to \$400 per eligible family member (24 months) • Moving Expense Incentive

Other plan design options are available.

Policy provisions may vary depending on individual customer requests and state requirements. This chart does not summarize all contractual provisions and does not include state variations.

For more information, contact your insurance broker, benefits consultant or MetLife representative today.

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

² While disabled and receiving a monthly benefit, employees may receive up to 100% of predisability monthly earnings, including the monthly benefit, any Family Care Expense reimbursement, Rehabilitation Incentive, work earnings and other income benefits.

Benefits for the **if in life**[®]

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