

Help protect your income and lifestyle with MetLife Disability Insurance.

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



With a few simple health questions, the option to choose coverage suited to your needs and preferences and premiums that automatically deduct from your paycheck, MetLife Disability insurance makes it easy to protect your income even if your health circumstances change. Your ability to earn an income is one of your most valuable assets—and could be majorly impacted if you experience an illness or injury. Here are some of the key reasons why it pays to have disability insurance:

- About 1 in 4 of today's 20 year-olds will become disabled before reaching age 67.¹
- Each year, around 5% of working Americans will experience a short-term disability (six months or less) due to illness, injury or pregnancy.²
- Most of long-term absences are due to musculoskeletal disorders such as arthritis, injuries such as fractures and sprains and cancer.²

If you are unable to work and earn an income due to a disability, you still need to be able to meet both your short- and long-term financial responsibilities. Only 27% of Americans have enough savings to cover six months of expenses.³

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.

You need coverage that's easily accessible and payments that quickly allow you to cover everyday expenses. Our convenient coverage can help you make sure your family is financially prepared to handle essential living expenses if you are unable to work, such as the following:



- Mortgage
- Food
- Car payments
- Childcare/tuition

It only takes a few minutes to help protect yourself, your family and your savings from the impact of your lost income.

Why should I enroll now?

- For a limited time, you can sign up for protection with no medical exam, health questions or waiting periods. Please see the plan summary for details.
- Improve your financial security.
- Enroll now or you may have to wait another year to get disability insurance.

MetLife Short Term/Long Term Disability Insurance

- **Short-term disability insurance** may help replace a portion of your income during the initial weeks of a covered disability.
- **Long-term disability** replaces a portion of your income for covered disabilities that last for an extended period of time.

How can coverage benefit you?

- Having this income protection will provide you with important financial protection should you become unable to work and earn your income due to a covered disability.
- You can help protect yourself, your family and your savings from the impact of your lost income by replacing a portion of it during the initial weeks of a disability and for an extended period of time. With MetLife Disability Insurance, you receive disbursements directly to use on whatever you like, from groceries and gas to your mortgage.
- You can count on MetLife to provide you with caring, compassionate and accurate claims service if you experience a disability. We make the claims process simple so you can focus on your treatment plan and well-being.
- Your coverage also includes additional benefits designed to assist you in getting back to work such as:

Complimentary access to:

Empathy Leave Support⁴: Feel supported and confident while you're on leave and as you prepare to return to work. More than reminders or checklists, Leave Support provides personalized guidance and human support to help you manage the emotional, physical, financial, and work-related challenges that can arise during leave.

TELUS Health CBT⁵: Included with Long Term Disability Insurance coverage, TELUS Health CBT is a live therapist-guided virtual mental health service. Use it any time while your policy's active—not just during a disability claim.

- **Rehabilitation incentive:** You can increase the amount of your disability benefit by as much as 10% when you participate in a MetLife-approved rehabilitation program.
- **Family care incentive:** Get reimbursed for expenses, such as childcare for eligible family members, if you participate in a MetLife-approved rehabilitation program.
- **Work benefit:** You may receive up to 100% of your pre-disability earnings when combining the disability benefit, return-to-work earnings, rehabilitation incentives and other income benefits such as state disability benefits and Social Security disability benefits.
- **Moving expense incentive:** You may be reimbursed for moving expenses to a new residence if the move is recommended as part of a MetLife-approved rehabilitation program.

Special Considerations for short term disability insurance: If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits")*, 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.

* 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 1/3/28).

Please be sure to review the plan summary for complete details about your company's long-term disability plan from MetLife, including your plan's benefit amounts, rates, terms and conditions.

Questions? Call MetLife Customer Service.
1-800-GET-MET8 (1-800-438-6388)

1. Social Security Administration. Fact Sheet. <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>. Accessed April 2026.

2. Council for Disability Income Awareness. "Disability Statistics." <https://thecdia.org/disability-statistics/>. Accessed April 2026.

3. Bankrate's 2026 annual emergency savings report, <https://www.bankrate.com/banking/savings/emergency-savings-report/>. March 2026.

4. Empathy's Leave Support services and platform are provided through an agreement with The Empathy Project, Inc. (doing business as Empathy). Empathy is not an affiliate of MetLife. Information disclosed directly to Empathy is not disclosed to MetLife and therefore is not subject to MetLife's privacy policy.

5. TELUS Health CBT services provided through an agreement with TELUS Health (US) Ltd. TELUS Health is not a subsidiary or affiliate of MetLife. Information disclosed directly to TELUS Health is not disclosed to MetLife and, therefore, is not subject to MetLife's privacy policy. TELUS Health CBT product is not an insurance benefit and may be discontinued at any time.

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.

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.

MetLife Group Disability Income Insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPNP23-2T DI.