

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

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



Why is having short-term disability insurance important?

Some financial experts recommend disability insurance as part of a sound financial plan should you be unable to work due to illness or injury.

Your ability to earn an income is indeed one of your most valuable assets. 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 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

Having short-term disability insurance may help you cover your essential living expenses and help protect your savings by helping to replace a portion of your income when you are unable to work due to a covered disability.

If you cannot work and earn an income due to a disability, you will still need to meet your ongoing financial responsibilities.

If you have a spouse/domestic partner and/or children, 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.

With almost two-thirds of Americans saying finances are their biggest source of stress,³ you'll want to 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

Why should I enroll now?

- Your coverage is guaranteed.⁴
- Your rate will not change due to your age.⁵
- Take your coverage with you even if you change jobs.⁶
- Convenience of payroll-deducted premium payments.⁷

How can having MetLife Short Term Disability Insurance benefit you?

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

With this plan, you're able to choose your benefit amount, and you can take your coverage with you if your employment status changes. Plus, take advantage of the ease and convenience of payroll-deducted premium payments—you'll never have to worry about writing a check or missing a payment.

Please be sure to review the plan summary for complete details about your plan's benefit amounts, estimated rates and terms and conditions. Your coverage may also include some additional benefits to assist you in getting back to work following a covered disability.

You can count on MetLife to provide you with caring, compassionate and accurate claims service if you experience a covered disability.

One of your most valuable assets is your ability to earn an income. Short-term disability may help protect it.

Pregnancy, musculoskeletal disorders, injuries, digestive disorders and mental health issues such as depression and anxiety are the most common causes of short-term disability.²

**Questions? Talk to a MetLife benefits consultant.
1-800-GET-MET8 (1-800-438-6388)**

1. Social Security Basic Facts, <http://www.ssa.gov/news/press/basicfact.html>, February 2025.

2. Council for Disability Income Awareness. "Disability Statistics." <https://thecdia.org/disability-statistics/>. Accessed May 2025.

3. MarketWatch Financial Stress Survey: 65% of Americans Say Finances Are Their Biggest Source of Stress. <https://www.marketwatch.com/guides/banking/financial-stress/>. October 2024.

4. Coverage is guaranteed subject to your employer's plan limitations and provided you are actively at work and part of an eligible class. You will be deemed actively at work provided you are performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer.

5. The plan is guaranteed renewable and may not be canceled due to an increase in your age or a change in your health. Premium rates can only be raised as the result of a rate change made on a class-wide basis. Coverage is guaranteed renewable provided: (1) premiums are paid as required under the Certificate; and (2) in a situation where the Group Policy ends, it is not replaced by a substantially similar short-term disability policy as described in the Certificate.

6. Not available in all states. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. In Ohio, continued coverage will automatically end when the group policy ends. For more information, contact your MetLife representative.

7. If you leave your current employer, you will need to continue to pay your premiums directly to MetLife for your coverage to remain in force.

Like most group disability insurance policies, MetLife group policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife sales 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'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 Subject to frequency limitations.