

## Short Term Disability Insurance

Coverage that can help protect your income when you are unable to work due to illness or injury.

# What is short term disability insurance?



It is a cost-effective way to protect your income when you are unable to work due to illness or injury. 35.5% of the population with disabilities is between the ages of 18 and 64.<sup>1</sup> That's why financial experts recommend short term disability insurance as part of a sound financial plan.

### Q. Why is having short term disability insurance so important?

**A. Having short term disability protection can help you cover your essential living expenses and help safeguard your savings,** since it replaces a portion of your income during the initial weeks of a disability, generally between 13 and 26 weeks.

### Q. What are the essential living expenses that I should be most concerned about?

**A. Consider any expenses you may incur in the running of your household,** including car payments, mortgage payments, groceries, child care, tuition and more, that would still need to be covered in the event of a disability.

### Q. How do disability payments work?

**A. Depending upon the amount of coverage you choose, payment will be made directly to you** — not your employer, hospital, doctor or insurance company.

### Q. How much does short term disability insurance cost?

**A. Disability Insurance is more cost-effective than you may think.** For example, a healthy male age 35 may get a \$1,000 monthly benefit for an initial premium of about \$25 a month.<sup>2</sup> Rates for your plan(s) can be found in the enrollment materials provided by your employer.

### Q. How do I pay for my short term disability insurance?

**A. Premiums will be conveniently paid through payroll deduction,** so you don't have to worry about writing a check or missing a payment.

**Accidents and illness can happen to anyone, and it can impact your ability to earn money.**

## Short Term Disability Insurance

### Q. What happens when I want to file a claim?

**A. MetLife offers various ways to submit your claim based on your plan**, including online, mail and phone options. Plus, you can track the status of your claim online.

**As one of the nation's leading providers of disability benefits**,<sup>3</sup> you can count on MetLife to provide you with caring, compassionate and accurate claims service, if and when you experience a disability.

### Q. What if I choose not to have short term disability insurance?

**A. Enrolling in a plan is not mandatory, but it is a good idea and a cost-effective way to help protect your income.** Without short term disability, you may need to use your savings or tap into other assets to cover your essential living expenses while you are recovering from an accident or illness.

### Q. When can I enroll?

**A. It is best to enroll during your open enrollment period** when medical exams may not be required and health questions may not be asked. The sooner you enroll, the sooner you will enjoy the added financial protection that disability coverage provides.

#### Have other questions?

Please talk with a benefits consultant.

### Special Considerations

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. In California, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington (and Connecticut starting 1/1/22, Oregon starting 1/1/23, and Colorado starting 1/1/24), if eligible, you must apply for State Benefits. 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. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

1. 2018 Annual Report on People with Disabilities in America, A Publication of the Rehabilitation Research and Training Center on Disability Statistics and Demographics, [https://disabilitycompendium.org/sites/default/files/user-uploads/Annual\\_Report\\_2018\\_Accessible\\_AdobeReaderFriendly.pdf](https://disabilitycompendium.org/sites/default/files/user-uploads/Annual_Report_2018_Accessible_AdobeReaderFriendly.pdf)

2. Actual rates will vary based on factors including the applicant's age, health, occupation and state of residence as well as the amount of coverage, maximum benefit period, waiting period and carrier issuing the coverage. Initial rates may increase.

3. LIMRA, U.S. Group Disability Sales and In Force Survey, 2018.

Like most group life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. Contact your plan administrator for details.

