

## Why is having Long Term Disability insurance important?

**The loss of income over an extended period of time due to a disability could be financially devastating to you and your family.**

Which is why financial experts suggest having Disability insurance as part of your overall financial plan. Many people who lose their ability to earn an income over time are forced to sell or go into foreclosure on their homes or file personal bankruptcy. One look at these disturbing facts and you can quickly see why it pays to have Long Term Disability insurance:

- Just over 1 in 4 of today's 20 year olds will likely become disabled before reaching age 67.<sup>1</sup>
- 1 in 8 workers will be disabled for 5 years or more during their working careers.<sup>2</sup>
- The average 20 year old is twice as likely to become disabled than die before age 67.<sup>1</sup>
- Many employees of all ages are ill prepared for unexpected disability expenses. Only 33% of employees surveyed report having a savings cushion of three month's salary to cover such an event.<sup>3</sup>

**What's more, given its strict definitions of what qualifies as a disability, you may not be able to count on federal help.**

Chances are you may not be able to count on Social Security Disability Insurance (SSDI) to help you. Approximately 67% of initial SSDI claims are actually denied.<sup>4</sup> Social Security benefits are not available if you are expected to be out of work for less than a year.<sup>5</sup>

Having Long Term Disability insurance can help you cover essential living expenses, protect your savings, your home and other assets, and help you avoid having to borrow money from friends or family.



*One of your most valuable assets is your ability to earn an income. Guard it with Long Term Disability insurance.*



continued >>

# How can having MetLife Long Term Disability insurance benefit you?

Long Term Disability insurance can replace a portion of your income should you become unable to work and earn a paycheck for an extended period of time due to an illness or injury. This plan can help protect you and your family from the impact of your lost income by replacing a portion of it during an extended disability.

Please be sure to review the Plan Summary for complete details about your company's Long Term Disability plan from MetLife. You'll find information about your plan's benefit amounts, rates, terms and conditions.

As one of the nation's leading providers of worksite disability benefits,<sup>6</sup> you can count on MetLife to provide you with caring, compassionate and accurate claims service, if and when you experience a long term disability.

**Your Disability coverage may also include some additional benefits designed to assist you in getting back to work** (please see the Plan Summary for details):

- **Return-to-Work Incentives**  
Assistance in returning to the workforce and valuable transition support, when appropriate.
- **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 Benefit**  
Get reimbursed for expenses, such as child care 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 Benefit**  
You may be reimbursed for moving expenses to a new residence if the move is recommended as part of a MetLife approved Rehabilitation Program.

## *Why should I enroll now?*

- ✓ Improve your financial security.
- ✓ Enroll now or you may have to wait another year to get Disability insurance.

## *Enroll today!*

<sup>1</sup> Social Security Basic Facts, October 2015, <http://www.ssa.gov/news/press/basicfact.html>.

<sup>2</sup> July 2013, Council for Disability Awareness website, [http://www.disabilitycanhappen.org/chances\\_disability/disability\\_stats.asp](http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp)

<sup>3</sup> MetLife 2013 Study of Employee Benefits Trends.

<sup>4</sup> 2014, Social Security Administration website, <http://www.ssa.gov/oact/STATS/dibStat.html>

<sup>5</sup> May 2014, Social Security Administration website, <http://www.socialsecurity.gov/pubs/EN-05-10029.pdf>, Reviewed August 2014.

<sup>6</sup> LIMRA, U.S. Group Disability Sales and In Force Survey, 2014.

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.

# MetLife

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