

# Why is having disability insurance important?

Financial experts have long recommended 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 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>
- 90% of disabilities are due to an illness rather than an accident.<sup>3</sup>

## Help protect yourself, your family and your savings from the impact of your lost income.

If you are unable to work and earn an income due to a disability, you would want to be able to meet both your short and long term financial responsibilities.

If you have a spouse/domestic partner and/or children, most likely they rely on you to help keep the household running. But with 58% of employees surveyed being very concerned about the ability to pay bills during sudden income loss,<sup>4</sup> you need to make sure your family is financially prepared to handle essential living expenses immediately and for the longer term if you are unable to work. Expenses like:

- Mortgage or rent
- Car payments
- Food
- Child care/tuition

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.



**Short term disability** replaces a portion of your income during the initial weeks of a disability.

**Long term disability** replaces a portion of your income for disabilities that last for an extended period of time.



**Enroll today to improve your financial security!**

For questions, please call MetLife at **1 800 GET-MET8** (1-800-438-6388).

# How can having MetLife Disability Insurance benefit you?

Having this income protection will provide you with an important financial safety net should you become unable to work and earn your income due to a 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.

Please be sure to review the Plan Summary for complete details about this disability coverage from MetLife. You'll find information about your plan's benefit amounts, estimated rates, terms and conditions.

As one of the nation's leading providers of worksite disability benefits,<sup>5</sup> you can count on MetLife to provide you with caring, compassionate and accurate claims service, if and when you experience a 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):

**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 child care for eligible family members, if you participate in a MetLife approved Rehabilitation Program.

**Work Incentive** If you work while disabled, 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.

1. Social Security Fact Sheet, <https://www.ssa.gov/disabilityfacts/materials/pdf/factsheet.pdf>, January 2017.
2. Council for Disability Awareness website, [http://www.disabilitycanhappen.org/chances\\_disability/disability\\_stats.asp](http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp)., July 2013, Accessed March 2017.
3. Council for Disability Awareness, Long-Term Disability Claims Review, 2012, [http://www.disabilitycanhappen.org/chances\\_disability/disability\\_stats.asp](http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp), Accessed March 2017.
4. 14th Annual MetLife Employee Benefit Trends Study, 2016.
5. 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.

