

Why long term disability insurance makes sense

Protect your paycheck

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.

A disability can become a reality. Be prepared if it does.

The risk of suffering a disabling illness or injury is greater than you may think. Just over 1 in 4 of today's 20 year olds will likely become disabled before reaching age 67.¹

While disabilities are typically unexpected, they don't have to threaten your financial security. Protect your income and enroll in MetLife Long Term Disability Insurance today.

Your coverage.

Long term disability coverage from MetLife may pay between 40–70% of your pre-disability income for an extended disability lasting one year or more. You receive benefits for as long as you remain disabled and unable to work, until retirement age. That means you have a steady income stream to help pay your bills during your disability.

You can also earn financial incentives by participating in MetLife approved rehabilitation programs. These programs are designed to help you recover financially and functionally.

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.² Social Security benefits are not available if you are expected to be out of work for less than a year.¹

Your name is on the check.

Monthly payments are made directly to you. You decide how to spend the money — for medical expenses not covered by your medical plan, like copays, deductibles, out-of-network care, or for non-medical needs like household bills, childcare, or home modifications. 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 a sudden income loss,³ you need to make sure your family is financially prepared to handle essential living expenses.

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.

Premiums will be automatically deducted from your paycheck making this coverage more convenient for you.

Now that you know how long term disability insurance can help protect your financial security, take a few minutes to learn more and apply today!

For more information, view the individual product videos [here](#)

1. Social Security Fact Sheet, <https://www.ssa.gov/disabilityfacts/materials/pdf/factsheet.pdf>, January 2017.
2. Social Security Administration website, <http://www.ssa.gov/oact/STATS/dibStat.html>, 2016 Data, Accessed May 2017.
3. 14th Annual MetLife Employee Benefit Trends Study, 2016.

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.

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