

Disability

Choose MetLife Long-Term Disability Insurance and get more than you might expect



Your ability to make money is one of your most valuable assets – one that's important to protect. With **MetLife Long-Term Disability Insurance**, you can help protect your income if you can't work because of a major injury, chronic condition, cancer or extended illness. Coverage is easily accessible and monthly payments quickly allow you to cover everyday expenses. You receive disbursements directly and use the money on whatever you like, from groceries and gas to your mortgage.

Why it pays to have long-term disability insurance:

- Helps to replace a portion of your income when you are unable to work due to sickness, chronic condition or accidental injury.
- Even if you qualify for Social Security Disability insurance, federal help may be unavailable, given its strict definition of what qualifies as a disability. If you expect to be disabled for less than a year, Social Security benefits are not available.

If you lost your ability to earn income, how would you pay for your bills and provide for your family?

Your options could be:



Borrow
money
from friends
or family



Use
savings,
credit cards,
home equity



Sell
property or
investment
assets



Move
from your
home to reduce
expenses

**31% of employees
feel stressed due to
financial concerns¹**

Why should I enroll now?

- Improve your financial security.
- If you do not enroll as a new hire, you will have to provide evidence of good health to apply at a later date.
- The process to enroll may be simple, but the benefits are significant.
- There's no better time to secure your coverage.

To enroll in these benefits, please log in to the MyGICLink Member Benefits Portal at bit.ly/MyGICLinkLogin.

For more information, visit:
mass.gov/MyGICLink-member-benefits-portal.

Disability



Jeremy's story

When I was in my early 30s, I suddenly became very sick.

I got sick soon after I returned from a trip to Brazil. I was diagnosed with an autoimmune disorder called Guillain-Barré syndrome. After a few days, I was completely paralyzed. My disability insurance was what paid me for the next eight to nine months. While it was overwhelming to have had a major medical issue, I was able to focus on my recovery without worrying about where my next paycheck was coming from.

My advice to others?

Pay attention to all of this stuff. You don't know when something is going to happen. Maybe you think of insurance as more of a "nice to have," but it's critical. As you get older and maybe start a family, there are things you'll be worried about, but you can be proactive about insurance and then remove that from your Worry Bucket.

This interview has been condensed and edited.

Additional features:

- **Waiver of Premium.** No premium payments are required for your coverage while you are receiving payments under this plan.
- **Work Incentive Benefit.** During the first 12 months of payments, while working, your monthly payment will not be reduced as long as disability earnings plus the gross disability payment does not exceed 100% of indexed monthly earnings.
- **Rehabilitation and Return to Work Assistance.** Rehabilitation and Return to Work Assistance may be available to help you return to work. If you are eligible, MetLife will provide you with a written plan developed specifically for you. If eligible, MetLife will pay an additional disability benefit of 10% of your gross disability payment.
- **Worksite Modification.** Should you become disabled, MetLife will work with you and your agency to identify potential modifications that will likely help you remain at work or return to work.
- **Social Security Assistance (if you are eligible).** If you are receiving monthly payments from MetLife, they can provide an advocate to help you apply for and secure Social Security disability benefits. MetLife will then coordinate benefits with Social Security payments. The maximum amount payable to you in disability payments will be reduced by your family's Social Security benefit.

For more information, visit <https://www.metlife.com/gicbenefits>

Disability

How much does coverage cost?

Choices	Maximum Benefit	Requirements*
55% of your monthly earnings	\$10,000 per month	No health questions if enrolled when first eligible.

The Group Insurance Commission's (GIC) Long-Term Disability Program is more affordable than you may think. The monthly rates are listed below.

Premiums are conveniently paid through payroll deduction with after-tax dollars.

Monthly LTD Rates effective July 1, 2021. Rates are per \$100 of monthly covered payroll.

Active Employee Age	Employee Premium—Per \$100 of Monthly Earnings
Under age 24	\$0.06
25-29	\$0.07
30-34	\$0.11
35-39	\$0.13
40-44	\$0.30
45-49	\$0.40
50-54	\$0.48
55-59	\$0.60
60-64	\$0.58
65-69	\$0.33
70 and over	\$0.20

Rates effective July 1, 2021

Use the worksheet below to calculate your monthly LTD premium,*****

Steps	Calculate for yourself
1. Enter your gross annual pay divided by 100.	_____
2. Enter your rate according to your age from the chart.	x _____
3. Multiply line (1) by line (2).	÷ _____
4. Divide line (3) by 12. This is your monthly cost.	= _____

*You may enroll if you are a new hire within 21 days from your start date without providing proof of good health. You may apply anytime during the year with proof of good health. MetLife will send you a link to complete your Evidence of Insurability application electronically.

**The amount of LTD benefit may not exceed the Maximum Monthly Benefit established under the plan, regardless of your annual salary amount. If your salary exceeds \$218,184 enter 2,181.84 in step 1.

***Your Predisability Earnings means gross salary or wages you were earning from your employer as of your last day of active work before your disability began. This does not include awards and bonuses, commissions, overtime pay, shift differential, and any other compensation from your employer.



You can get disability coverage and protect your loved ones for less than you might think. The chart to left will help you calculate your cost.

For more information, visit <https://www.metlife.com/gicbenefits>

Disability

Frequently Asked Questions

Why is having long-term disability insurance so important?

Having long-term disability protection can help you cover your essential living expenses and help safeguard your savings, since it replaces a portion of your income for an extended period of time.

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

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

How do disability payments work?

Payment will be made directly to you — not your employer, hospital, doctor or insurance company.

How do I pay for my long-term disability insurance?

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

What happens when I want to file a claim?

One easy phone call to MetLife will start your claim. Call 1-877-355-6277, prompt 3, prompt 2.

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

What if I choose not to have long-term disability insurance?

Enrolling in the plan is not mandatory, but it is a good idea and an affordable way to help protect your income. Without long-term disability insurance, you may need to use your savings or tap into other assets to cover your essential living expenses while you recover from a disabling accident or illness. If you choose to enroll in long-term disability insurance at a later date, you will be asked to complete a medical questionnaire or examination before coverage may be granted.

When can I enroll?

It is best to enroll when you are first eligible, 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.

Are disability benefit payments taxable?

No, because premiums are paid with after-tax earnings, any LTD benefit payments are not subject to income tax.

How to submit a claim:

1. Call **877-355-6277**, prompt 3, prompt 2 within 90 days of the date you become disabled.
2. Make sure to have the following information available:
 - Your contact information
 - Disability details
 - Physician contact information
3. A MetLife Claims specialist will be in touch to confirm next steps

Have other questions?

Please call MetLife directly at 877-355-6277 and talk with a benefits consultant.

For more information, visit <https://www.metlife.com/gicbenefits>



Disability

MetLife.com

1. MetLife's 20th Annual U.S. Employee Benefit Trends Study 2022.

DISABILITY INCOME INSURANCE: EXCLUSIONS

We will not pay for any Disability caused or contributed to by:

1. war, whether declared or undeclared, or act of war,
2. Your active participation in a riot;
3. intentionally self-inflicted injury;
4. attempted suicide;
5. commission of or attempt to commit or taking part in a felony; or
6. We will not pay any benefits for a Disability during any period of time that you are confined in any penal or correctional institute.

Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your plan administrator for details.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
L0123028370[exp0125][All States] © 2022 MetLife Services and Solutions, LLC.



Navigating Life Together

A decorative footer bar at the bottom of the page, divided into three colored sections: a large blue section on the left, a smaller dark blue section in the middle, and a green section on the right.