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

45% of employees feel stressed due to financial concerns[1]

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.

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

MetLife

Commonwealth of Massachusetts
Group Insurance Commission

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?[2]

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

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

1. MetLife's 22nd Annual U.S. Employee Benefit Trends Study 2024.
2. Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. You should confer with your qualified legal, tax and accounting advisors as appropriate.

The Plan Overview provides only a brief overview of the LTD plan. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance, Summary Plan Description and/or other plan documents. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

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.

Long Term Disability ("LTD") coverage is provided under a group insurance policy issued to your employer by MetLife. This LTD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your LTD contributions cease (if applicable), or upon termination of the group contract by your employer. Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for complete costs and details.

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Commonwealth of Massachusetts
Group Insurance Commission