

What is long term disability insurance?

It is a way to protect your income when you are unable to work due to illness or injury. Accidents and illness can happen to anyone, and it can impact your ability to earn money. Financial experts view long term disability insurance as part of a sound financial plan. Your employer provides you with this benefit at no cost to you.



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Q. Why is long term disability insurance so important?

A. Long term disability protection helps you cover your essential living expenses and helps safeguard your savings, since it replaces a portion of your income for an extended period of time.

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

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

Q. How do disability payments work?

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

Q. How much of my income does long term disability insurance replace?

A. Long Term Disability insurance can replace up to 66 2/3% of your pre-disability on target earnings. There are plan maximums and you must meet the definition of disabled.

Q. What is the maximum benefit of my long term disability insurance?

A. For most employees the maximum monthly benefit is \$20,000. Please refer to the Certificate of Insurance for specific details.

Q. What happens when I want to file a claim?

A. You will need to notify your leave administrator when you are initially disabled. Your leave administrator will then notify MetLife once your leave should be evaluated for long term disability. You can track the status of your MetLife long term disability claim online or on the MetLife US App. Search "MetLife" on iTunes® App Store or Google Play to download the app.

As one of the nation's leading providers of disability benefits,¹ you can count on MetLife to provide you with caring, compassionate and accurate claims service, if and when you experience a long term disability.

Q. When do benefits begin and how long do they continue?

A. Once approved, benefits begin after the Elimination Period of 180 days. The plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance and can be found at GSB (www.getsalesforcebenefits.com).

Q. Can I still receive benefits if I return to work part time?

A. Yes, as long as you are disabled and meet the terms of your disability plan, you may qualify for adjusted disability benefits.

1. LIMRA, U.S. Group Disability Sales and in Force Survey, 2016.

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

Have other questions?
Please contact your employer or call MetLife at **1 800-638-2242**