



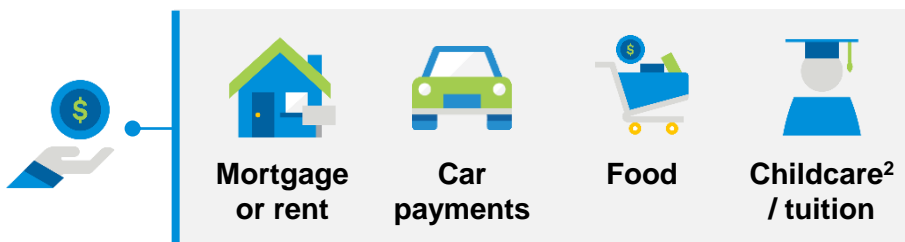
Help protect your income and lifestyle with Disability Insurance.

Coverage that can help protect your income when you are unable to work.

Let us help protect your way of living. Many working people experience short term disabilities due to illness or injury. Illnesses like cancer, heart attack or diabetes cause the majority of long term disabilities.¹ Lost income can also have an adverse impact on your savings. Disability insurance is a cost-effective way to protect your finances when you are unable to work due to illness or injury.

- **Short Term Disability Insurance*** replaces a portion of your income during the initial weeks of a disability.
- **Long Term Disability Insurance** replaces a portion of your income for disabilities that last for an extended period of time.

If you are unable to work due to a disability, you will want to meet both your short term and long term financial responsibilities. You want to help ensure your family is financially prepared to handle essential living expenses such as:



Consider this scenario:



Jeff is diagnosed with an autoimmune disorder leaving him temporarily paralyzed. While he's unable to work for eight months, his disability insurance pays a percentage of his income each month, allowing him to focus on his recovery without worrying about where his next paycheck would come from.

This is a hypothetical example for illustrative purposes only. Individual experiences may vary.

***Special Considerations for Short Term Disability Insurance (STD):** If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits"), you should carefully consider whether to enroll for STD coverage. In CA, CT, HI, MA, NJ, NY, PR, RI, WA, OR (starting 9/3/23), and CO (starting 1/1/24), if eligible, you must apply for State Benefits. Your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

The advantages of getting disability insurance through work:

- Competitive group rates
- Easy payroll deduction

MetLife Disability Insurance through your workplace may be more affordable than you may think.

Get more help getting back to work

Your disability coverage may also include some additional benefits designed to assist you in getting back to work. (Please be sure to review the Plan Summary for complete details.)



Rehabilitation incentive

Increase your disability benefit by as much as 10%.



Family care incentive

Spend your payment on family expenses, such as childcare.²



Moving expense incentive

Get reimbursed for moving expenses to a new residence, if the move is recommended.

Enroll at memphistn.gov/fusion or for more information, visit totalrewards.memphistn.gov.

Questions? Call Customer Support
1-800-GET-MET8
(1-800-438-6388)

1. Council for Disability Awareness, <http://www.disabilitycanhappen.org/disability-statistic/>. September 2021.

2. For eligible family members, if you participate in a MetLife-approved Rehabilitation Program.

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details..