

Helping employees get back on track

When selecting a Group Short Term Disability (STD) Insurance program to protect your employees, you also want to be sure that it will ultimately lessen the overall impact of disability on your company. With Group STD from MetLife, you will benefit from contract features that help control workplace productivity while your employees receive experienced claim support every step of the way.



Return-to-Work focus

Minimizing interruptions to your business can be done by maximizing the opportunities to return your employees to work when medically appropriate. The sooner a person returns to work — even in a limited capacity — the greater the likelihood that he or she will return to full-time employment.

MetLife's Group STD insurance contract provides Return-to-Work incentives, which may help keep employees working or get back to work sooner:



Rehabilitation program incentive

An increased weekly benefit (10%) while in an approved rehabilitation program.



Work incentive

100% of an employee's predisability weekly earnings may be received while disabled and working, including work earnings, weekly disability benefit, Rehabilitation Incentive and other income benefits such as State disability benefits.



Family care incentive

A weekly reimbursement for eligible family care expenses, such as child care, when an employee participates in an approved rehabilitation program.



Moving expense incentive

Reimbursement for expenses associated with moving to a new location if recommended as part of an approved rehabilitation program.

Solutions to meet your needs

The following flexible plan design options are available for STD to help you meet your diverse business needs and specific plan requirements.

Weekly benefit	<ul style="list-style-type: none">• 50–66⅔% of predisability earnings• Flat Dollar Benefit (range \$100–\$5,000)
Maximum weekly benefit	<ul style="list-style-type: none">• \$500–\$2,000
Minimum weekly benefit	<ul style="list-style-type: none">• \$20–\$100
Elimination period	<ul style="list-style-type: none">• Injury 0, 3, 7, 14, or 30 days• Sickness 3, 7, 14, or 30 days• First Day Hospitalization
Maximum benefit period	<ul style="list-style-type: none">• 9, 11, 12, 22, 24, 25, or 26 weeks
Definition of disability	<p>Available in All States Except California:</p> <ul style="list-style-type: none">• Inability to Earn Definition: 60% or 80% earnings test• Material Duties only• Any Occupation only• Combination Material Duties and Earnings Based <p>Available in California Only:</p> <ul style="list-style-type: none">• Combination Substantial and Material Acts and Inability to Earn (80%)• Substantial and Material Acts only
Rehabilitation incentives	<ul style="list-style-type: none">• 10% Rehabilitation Program Incentive• 100% Work Incentive Benefit¹• Provides up to \$100 per week per eligible family member• Moving Expense Incentive
Organ donor benefit	<ul style="list-style-type: none">• Yes

Other plan design options may be available.

Get expert guidance for confident decisions.

Contact your MetLife representative today.

1. While disabled and receiving a weekly benefit, employees may receive up to 100% of predisability weekly earnings, including work earning, the weekly benefit, Rehabilitation Incentive and other income benefits.

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Policy provisions may vary depending on individual customer requests and state requirements. Charts do not summarize all contractual provisions and do not include state variations. Like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative about complete costs and details.



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