What is long term disability insurance?

It can be an affordable way to help protect your income when you are unable to work due to a covered illness or accidental injury. Accidents and illness can happen to anyone, and can impact your ability to earn money. That's why financial experts recommend long term disability insurance as part of a sound financial plan.

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Q. Why is having long term disability insurance so important?

A. Having long term disability protection can help you cover your essential living expenses and help safeguard your savings, since it can replace 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. What is this one-step express disability insurance offer?

A. Members, depending on their age, may apply for coverage, using our short-form application. This form includes only a few medical questions and asks for your height and weight. If we find no further medical information is needed upon review of your application, then you're done! It's as easy as that.[1]

Q. What if I want more coverage than what is available through this one-step express offer?

A. Members may apply for more coverage by completing our standard application that includes additional medical questions.

Q. How do disability payments work?

A. Benefits are payable directly to you — not your association, hospital, doctor or insurance company. The amount of the benefit payable will depend on the amount of coverage you choose**.**

Q. How long do I have to wait before the benefits begin?

A. You may choose from a 60-day, 90-day, 180-day or 365-day waiting period.

Q. Can I customize my plan with optional benefits?[2]

A. Yes. The following optional benefit is available:

Cost of Living Option (COLA): May help offset cost of living increases by increasing your benefit payment yearly.

Q. What additional plan benefits are included?

A. The following additional plan benefits are:

Waiver of Premium

Family Care Incentive

Moving Expense Incentive

Rehabilitation Program Incentive

Work Incentive

Q. How much does long term disability insurance cost?

A. Disability insurance is more affordable than you may think. MetLife and American Bar Association have designed this disability insurance plan to be an affordable way for you to help provide for your family. You'll enjoy competitive rates, with a wide range of coverage amounts to choose from.

Have other questions?

Don't miss out on this important benefit offer.

If you have any questions, please call USI Affinity at **1-855-874-0264**.

1. If answers to medical questions are unfavorable, then full underwriting may be required and coverage is subject to approval of insurer
2. There may be additional charges for optional benefits. Please call USI Affinity at 1-855-874-0264 for additional details.

Coverage may not be available in all states. Please call USI Affinity at 1-855-874-0264 for more information.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please call USI Affinity at 1-855-874-0264 for more information for costs and complete details.

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