MetLife

ABA INSURANCE Administered by USI Affinity

Standard Issue Long Term Disability Insurance

Long Term Disability Insurance

Coverage can 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.

You asked. We answered.

Why Standard Issue Long Term Disability Insurance? Find out with some FAQs.

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.

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.

Is there a waiting period before benefits begin?

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

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.

How much does Long Term Disability Insurance cost?

A. Disability insurance may be more affordable than you think. MetLife has designed this disability insurance plan to be a more 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.

Accidents and illness can happen to anyone and can impact your ability to earn money.

ADF# DI2549.20

Can I customize my plan with optional benefits?[1]

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.

What additional plan benefits are included?

A. The following additional plan benefits are included:

Waiver of Premium: Disability premiums may be waived while benefits are being paid.

Family Care Incentive: Provides reimbursement for eligible family care expenses (e.g., child care, elder care) if you work or participate in an approved rehabilitation program while disabled.

Moving Expense Incentive: If you participate in a rehabilitation program while disabled, reimbursement may be provided for expenses incurred to move to a new residence if recommended as part of the rehabilitation program.

Rehabilitation Program Incentive: Increases monthly benefits when you participate in an approved rehabilitation program while disabled.

Work Incentive: 100% of your pre-disability earnings may be received if you work while disabled.

How do I pay for my coverage?

A. Discuss your payment options with USI Affinity by calling 1-855-874-0264.

Have other questions?
If you have any questions, wish to apply for coverage or need more information, please call USI Affinity, 1-855-874-0264.

1. There may be additional charges for optional benefits. Please contact USI Affinity at 1-855-874-0264 for additional details.

Coverage may not be available in all states. Please contact 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 contact USI Affinity at 1-855-874-0264 for costs and complete details.

These policies provide disability income insurance only. For policies issued in New York, they do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

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