

Manage Productivity, Protect Employees

Protection Employees Can Rely On

A disabled employee absent from the workplace can make a big impact on all aspects of your small business. But, it doesn't have to be disruptive. Our focus is on reducing your risk and simplifying the administrative process — all while protecting your employees' income and helping them return to work as soon as it's possible.



Tailored solutions drive success

Access to a range of disability solutions makes it easy to design an offering that's right for you and your employees. We have a broad suite of valuable income protection products that employees will value and appreciate, with the appropriate return-to-work support to benefit your business goals.

Short Term and Long Term Disability:

Provide meaningful financial protection that manages financial risk and maximizes workforce productivity.

- Income replacement
- Flexible plan features
- Return-to-work incentives

Voluntary Short Term and Long Term Disability¹

Offer coverage employees can elect to pay for on their own, allowing you to provide disability benefits without increasing your overall costs.

Supplemental Individual Disability Insurance²

Plan designs may be available that can provide for enhanced coverage (a greater portion of income) for your highly compensated executives (minimum of 10 lives are required).

Look after your business' well-being

Reduce your administrative burden, mitigate compliance risk and keep you and your employees informed with supportive services

Productivity Management	Leave Management Program FMLAssist: ³ offers you the freedom to elect to submit all or some of your employees' FML requests to MetLife for decision-making — from the simplest to the most complex
Wellness Services	Employee Assistance Program (EAP)⁴ <ul style="list-style-type: none">• Confidential counseling and referral services• Assistance with behavioral health, well-being and life issues• Three service-level options that include telephone and face-to-face counseling sessions

Simplified service and administration

There's a lot on your plate as a small business owner. Your focus should not be spent on benefit administration. MetLife's team of experienced professionals will be there — from implementation to enrollment and ongoing service — to make sure your administrative workload is minimal.

- Dedicated account team to collaborate with you locally and understand your unique needs
- Single eligibility file with the flexibility to exchange information through various methods
- Access to online information and data for benefits management through MetLink

Contact your benefits broker or MetLife representative to learn more.

1. Voluntary STD is not available in states with statutory plans except NY.
2. For policies issued in NY, MetLife's individual disability policies provide disability income insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York Insurance Department. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.
3. FMLAssist is available for customers with 50–999 covered employees lives and insured group Long Term Disability, through MetLife.
4. EAP is available to STD and LTD groups of 10+ covered lives, however not available on VSTD or VLTD. EAP services are provided through an agreement with E4 Health, Inc. E4 Health, Inc. is not an affiliate of MetLife and the services they provide are separate and apart from the insurance and/or services provided by MetLife.

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Like most individual and group disability income insurance policies, MetLife disability policies also have limitations, exclusions, reductions of benefits and term under which the policies may be continued in force or discontinued. For costs and complete details of the coverages, call or write your MetLife Group Insurance Representative.

