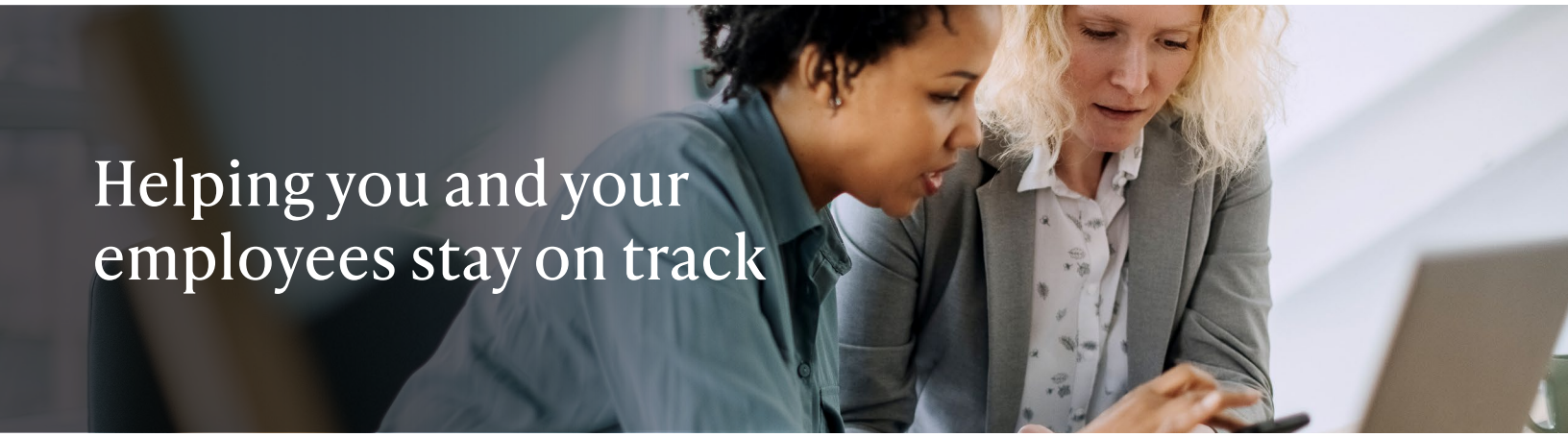
MetLife | Long Term Disability

Group Benefits



Helping you and your employees stay on track

The right Long Term Disability protection is vital to easing the impact of disability on your business. Disabling events occur more often than most people may think, so being prepared for them not only helps your employees protect their income, but might also help minimize lost productivity in your workplace.

Our Long Term Disability insurance product is supported by a sophisticated claim model and compassionate service experience and appropriately maintains a focus on returning employees to work.

- A definition of disability that focuses on protecting an employee's income
- Significant return to work and rehabilitation incentives[1]
- Flexible contract provisions and options

Incentives that work

Helping employees stay at or return to work—even in a limited capacity—increases the likelihood that they will return to full-time employment. The right return to work incentives can help keep employees working or get them back to work sooner:

- **Zero day residual:** Allows disabled employees (as defined under contract) to work during the elimination period while still satisfying it if they are unable to earn more than 80% of predisability earnings due to their disability.
- **Rehabilitation program incentive:** Increased monthly benefit (10%) while in an approved rehabilitation program.
- **Family care incentive:** Monthly reimbursement for eligible family care expenses (e.g., child care, elder care) if participating in an approved rehabilitation program.
- **Work incentive:** Up to 100% of an employee's predisability monthly earnings may be received for the first 12 months of disability while disabled and working, from sources including work earnings, the LTD Benefit, Rehabilitation Incentive and other income benefits.
- **Moving expense incentive**: Reimbursement for expenses associated with moving to a new residence if recommended as part of an approved rehabilitation program.

Mental wellbeing support for your employees

TELUS Health Cognitive Behavioral Therapy (CBT)[2] is available to LTD group customers, supporting the full continuum of mental health and addiction concerns at no additional cost to you or the employee. A therapist customizes the program according to the patient's needs with resources available via a convenient app or the web. Licensed therapists are also available via phone as needed.

TELUS Health is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product. TELUS Health CBT is currently not available to customers sitused in Washington.

Solutions to meet your needs

Monthly benefit	• 40–66⅔% of predisability earnings • Non-contributory required for percentages over 60% • Flat benefit (range $500–$15,000)—less than 100 lives requires underwriting approval
Maximum monthly benefit	• $3,000–$25,000
Minimum monthly benefit	• $0–$500
Elimination period	• 30, 60, 90, 180, or 360 days
Maximum benefit period	• Greater of Reducing Benefit Duration (RBD) or Social Security Normal Retirement Age (SSNRA) • 65/5/70 with or without SSNRA • RBD with or without SSNRA • To Age 70
Definition of disability	**Available in all states except California:** • Inability to earn definition: 80%/60% earnings test or 80%/80% or 60%/60% • Combination material duties and earnings test • Material duties only **Available in California only:** • Combination substantial and material acts and inability to earn (80%) • Substantial and material acts only
Rehabilitation incentives	• 10% rehabilitation program incentive when participating in MetLife approved rehabilitation program • 100% work incentive benefit (24 months) • Family care incentive up to $400 per eligible family member (24 months)
Cost-of-living adjustment benefit	• Moving expense incentive • Waiting period: 12, 24, 36, or 60 months • Duration of increases: 5 years, 10 years, unlimited • Flat percent: 3%–10% • Lesser of ½ CPI or 10%
Survivor benefit	• Single Sum: 3 times last monthly benefit. • Monthly: 66⅔% monthly net benefit for 12 or 24 months

Other plan design options may be available.

Get expert guidance for confident decisions. Contact your MetLife representative today.

[1] While disabled and receiving monthly benefits, employees may receive up to 100% of predisability earnings, including work earnings, monthly benefit, Rehabilitation Incentives, and other income benefits. The 24 month period starts when benefits begin.

[2] TELUS Health CBT services provided through an agreement with TELUS Health (US) Ltd. TELUS Health is not a subsidiary or affiliate of MetLife. Information disclosed directly to TELUS Health is not disclosed to MetLife and, therefore, is not subject to MetLife's privacy policy. TELUS Health CBT product is not an insurance benefit and may be discontinued at any time.

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.

MetLife Group Disability Income Insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPNP23-2T DI.

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 MetLife group representative for complete costs and details.

MetLife

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
L5225093[exp0328][All States and][All Territories]
© 2026 MetLife Services and Solutions, LLC