MetLife | Disability Insurance

Transamerica℠

Help protect your income and lifestyle with Disability Insurance.

Coverage that can help protect your income when you are unable to work.

What is disability insurance?

It is a cost-effective way to help protect your income when you are unable to work due to illness or injury. Almost two-thirds of Americans say finances are their biggest source of stress.[1] Financial experts recommend disability insurance as part of a sound financial plan.

You asked. We answered.

Why sign up for Disability Insurance? Find out with some FAQs

Why is having disability insurance so important?

A. Having disability protection can help you cover your essential living expenses and may help protect your savings by replacing a portion of your income lost due to a disability or illness. You can choose from two types of coverages:

- **Short-term disability insurance (STD)** may help replace a portion of your income during the initial weeks of a disability, generally either 13 or 26 weeks.
- **Long-term disability insurance (LTD)** replaces a portion of your income for disabilities that last 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 running your household, including car payments, mortgage payments, groceries, childcare, tuition and more that would still need to be covered in the event of a disability.

How do disability payments work?

A. Depending upon the amount of coverage you choose, payment will be made directly to you—not your employer, hospital, doctor or insurance company.

What happens if I need to file a claim?

A. As one of the nation's leading providers of disability benefits,[2] you can count on MetLife to provide you with caring, compassionate and accurate claims service if you experience a covered disability.

MetLife offers various ways to submit your claim based on your plan, including online, mail and phone options. Plus, you can track the status of your claim online or on the MetLife US app.

What if I choose not to have disability insurance?

A. Enrolling in a plan is not mandatory, but it is a good idea and a cost-effective way to help protect your income. Without disability insurance, you may need to use your savings or tap into other assets to cover your essential living expenses while you recover from a disabling accident or illness.

When can I enroll?

A. It is best to enroll during your open enrollment period when medical exams may not be required, and health questions may not be asked. The sooner you enroll, the sooner you will enjoy the added financial protection that disability coverage provides.

Accidents and illnesses can happen to anyone and impact the ability to earn money. As one of the nation's leading providers of disability benefits,[2] you can count on MetLife to provide you with caring, compassionate and accurate claims service if you experience a covered disability.

Questions? Call MetLife Customer Service.
1-800-GET-MET8 (1-800-438-6388)

1. MarketWatch Financial Stress Survey: 65% of Americans Say Finances Are Their Biggest Source of Stress. https://www.marketwatch.com/guides/banking/financial-stress/. October 2024.
2. LIMRA, U.S. Workplace Disability Insurance Sales and In Force Survey, Year-End, Second Quarter 2024.

Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for complete costs and 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.

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.

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