

# Providing a higher level of disability income protection

The impact of a disability can be devastating to both individuals and organizations. Providing individual disability income insurance, especially when combined with a group long-term disability plan, goes beyond basic disability coverage to offer employees extra income protection.



MetLife Individual Disability Income's **Guaranteed Standard Issue (GSI) program** can help provide your employees with more comprehensive income protection in the event of a loss of income due to a disability. By giving employees access to this valuable benefit, you are giving them the opportunity to increase their disability coverage and receive premium discounts.

## Premium discounts

**Employer paid** — The discounts below are available to employers with 100% participation.<sup>1</sup>

Discount	Written Lives
20%	Less than 25
25%	25–49
30%	50–99
35%	100+

**Employee paid** — The discounts below are available to employers with at least 50 eligible employees and participation of at least 30%.<sup>1</sup>

Discount	Written Lives
10%	15–99
15%	100+

The GSI program, working in conjunction with a group long-term disability plan, can help to provide a higher level of coverage for employees and can be implemented with limited medical underwriting and at discounted premiums.

Flexible payment options allow an employer to pay all, some or none of the premium. The premium can also be paid as a bonus to key employees or executives.

#### Key Features

- No medical exams
- Limited medical underwriting
- Financial documentation limited to employee census data
- Unisex rates
- Premium discounts up to 35%
- Noncancelable and/or Guaranteed Renewable coverage available
- Portability feature which allows the employee to take the individual disability income insurance with them if they leave the company
- Optional benefits to enhance and add value to coverage

#### Disability Income Products

**OMNI Select** — High quality, noncancelable and guaranteed renewable individual disability income coverage for professionals and business owners (not available in California).

**OMNI Essential** — High quality, guaranteed renewable, lower cost alternative to OMNI Select (not available in California).

**Salary Saver** — High quality, noncancelable and guaranteed renewable individual disability income coverage for professionals and business owners (California only).

**Get expert guidance for confident decisions.**

**Contact your MetLife representative today.**

1. Discounts are based on MetLife's unisex rates. Not all industries and occupations are eligible for GSI. GSI benefit amounts are based on a set income replacement percentage and the number of eligible lives. To be eligible for the premium discount, a minimum number of written lives is required. This number varies depending on the circumstances of the case.

[metlife.com](http://metlife.com)

Like most disability income insurance policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative about costs and complete details.

FOR POLICIES ISSUED IN NEW YORK: These policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. 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.

Disability income insurance is issued by Metropolitan Life Insurance Company on IDI 2000-P/NC , IDI 2000-P/NC -ML, IDI 2000-P/GR AH7-96-CA, AH8-96-CA, September 2017

