

# Frequently Asked Questions

With a MetLife Individual Disability Income (IDI) Guaranteed Standard Issue program, you can sell multiple policies at one time and take advantage of MetLife DI's extensive Customer Case Support.

## 1. Why should I sell DI through a GSI program?

A group long-term disability (LTD) plan offers a solid base of coverage for most employees; however, there may be gaps in this coverage, especially for key employees and highly compensated employees. Because group LTD benefits may be taxable and group coverage may not be portable, there is often a need to supplement those benefits. When supplementing an in-force group LTD plan with individual disability income insurance, employees will be able to obtain a higher and more appropriate level of income protection. Additionally, the policy is portable if the insured leaves the company. Further, individual disability income policy benefits are generally tax-free if premiums are employee-paid with after-tax dollars. And, when purchased through a GSI program, there is limited underwriting, no medical exams and the policy has a discounted unisex rate.

## 2. What are the characteristics of groups that may be good candidates for a GSI program?

- Groups with employees that have variable income (bonus, commissions, K-1 income, etc.) that is not covered by their group LTD plan
- Groups with a low group LTD maximum benefit
- Groups with high income earners who reach their maximum limit of group LTD coverage

### Target industries include:

- White-collar executive groups
- Law firms
- Architect/Engineering firms
- Computer/Tech companies
- CPA and Accounting groups

### Advantages of a GSI program:

- Noncancelable and/or Guaranteed Renewable coverage available
- Benefits are generally tax-free, if premiums are employee paid with after-tax dollars
- In conjunction with group LTD coverage, protects a larger percentage of the employee's income
- Limited medical underwriting
- Unisex rates. Discounts to 35%
- Individual tax forms generally not required if employer census is provided
- Individual DI policies are portable

**3. Are there groups and/or individuals within a group that are not eligible for a GSI program? If so, what groups and/or individuals?**

**Yes, certain groups and individuals within a group may not be considered for a GSI program. They include the following:**

Groups	Individuals
<ul style="list-style-type: none"><li>• Unions</li><li>• Government entities</li><li>• Associations</li><li>• Non-profit organizations</li></ul>	<ul style="list-style-type: none"><li>• Independent contractors</li><li>• Employees who perform manual labor</li></ul>

**4. What are the basic criteria a group must meet to be eligible for a GSI program?**

**A GSI program is available to groups who meet the following criteria:**

- Employer-paid cases — Minimum of 5 eligible employees if all employees are 6S\* occupational class; 10+ eligible employees if not all 6S\*
- Employee-paid cases — Minimum of 50 eligible employees with the greater of 30% participation or 15 written policies
- Ages 18–70
- Occupational classes 6S\*–3A (Employees in 2A occupational class will be included if 10% or less of eligible group)

**Get expert guidance for confident decisions.**

**Contact your MetLife representative today.**

\* 6S is not available in all states. Contact your MetLife Sales Representative for availability.

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