

Offer your key employees a more comprehensive disability benefit program



With the marketplace for executive benefits continuing to evolve, MetLife understands you are looking to attract and retain top employees with a robust and comprehensive benefit package.

MetLife can help you provide your employees with the comprehensive disability coverage they need to protect their income should they become unable to work as a result of a disabling illness or injury. A MetLife disability insurance professional will offer a consultative approach in the review of your current disability program to create an enhanced executive offering with an Individual Disability Income/Long Term Disability (IDI/LTD) Integrated Solution.

Total disability solution

MetLife's IDI/LTD Integrated Solution provides a consultative disability approach, integrating a supplemental IDI policy with a group LTD plan. This total disability solution offers:

- Customized benefit solutions to meet your diverse needs
- Consultation with a disability insurance professional
- More equitable benefits for executives and highly compensated employees
- Enhanced competitiveness of benefit offerings to attract and retain key employees

An IDI/LTD integrated approach enables you to create a more robust benefit program for executives and highly compensated employees. With supplemental IDI, coverage can be employer-funded or it can be offered as a voluntary benefit. This integrated solution may also provide an opportunity to make changes to a current LTD plan and possibly reduce costs without decreasing the level of coverage for your key employees.

With an IDI/LTD Integrated Solution, the IDI:

- is offered on a discounted, unisex rate basis;
- has limited medical underwriting; and
- features full portability.

In addition, on noncancelable policies, IDI rates are locked in and may create cost stability or even cost reductions over time in a total disability program.¹

Collaborative claims process

MetLife has implemented an enhanced claims process to help ensure prompt and efficient service to claimants who are covered under a MetLife IDI policy and a Group Disability plan administered by MetLife. Under this process, the IDI and Group Disability claim examiners collaborate and share information throughout the evaluation of the claims to make sure that all information is considered in reaching the respective claim determinations. The collaborative claims process effectively reduces the administrative responsibilities of employers who have employees covered under a MetLife IDI Policy and a group LTD plan that is administered by MetLife. The ongoing collaboration between the Claims Specialists in each claims department results in fewer requests for information to the claimant, greatly simplifying the experience for everyone involved.

Experience and expertise

MetLife has over 140 years experience in the insurance business. Our experience and the expertise of our people can assist you in designing your benefit plans, helping you to meet your business objectives. We offer flexible solutions that will help you meet the diverse needs of your employees and retain top talent in a cost-effective way.

MetLife's commitment to building long-term relationships is evident in our proven service delivery and account management models, which offer access to MetLife's vast resources of people and technology. MetLife's financial strength ratings are among the highest in the industry² — we are positioned to meet our obligations to you and your employees today and in the future. By choosing MetLife, you work with a company that excels at doing things right — making your job simpler and easier.

Offer your employees quality, value and comprehensive solutions from an industry leading benefits provider — MetLife.

MetLife is currently one of only a few carriers to offer both supplemental IDI and group LTD for executives and highly compensated employees.

Get expert guidance for confident decisions.

Contact your MetLife representative today.

1. For noncancelable and guaranteed renewable policies, the insured's coverage can not be cancelled or the premium increased before age 67, or the fifth policy anniversary if later, on certain policies. If a benefit amount is increased after policy issuance, there will be an additional premium associated with the increased benefit. In addition, policy is guaranteed to renew for the guaranteed renewable period as long as premiums are paid on time. Guaranteed renewability to age 65 or the fifth policy anniversary if later, in some states. Guaranteed renewability to 65 in CA.
2. For current ratings information and a more complete analysis of the financial strength of MLIC, please go to www.metlife.com and click on "About MetLife," "Ratings."

metlife.com

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

For individual disability income insurance 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 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, 200 Park Avenue, New York, NY, 10166. Individual disability income insurance issued on March 2017.

