

Robust income protection for your key employees

Providing the right mix of benefits solutions to attract and retain key employees doesn't have to be challenging. MetLife's Supplemental Disability Insurance complements your Long Term Disability benefit, providing broader coverage for your highly compensated employees.

Customizable benefits

You can count on our experts to help yours protect what they've worked so hard for. Our Supplemental Disability Income policy offers strong contract features and a wide range of optional benefits, enabling you to customize your benefits program to meet the needs of your workforce. And since the coverage is guaranteed standard issue, there will be limited medical underwriting.

Product	OMNI select	OMNI essential
Key features	<ul style="list-style-type: none"> Noncancelable¹ and Guaranteed Renewable² to age 65 or 67³ or 5 policy years if later Maximum flexibility to meet coverage needs 	<ul style="list-style-type: none"> Guaranteed Renewable² up to age 65 or 67³ or for 5 policy years if later Lower cost alternative
Choice of elimination period	90, 180, 365 or 730 days ⁴	90, 180, 365 or 730 days ⁴
Maximum benefit periods	2 years ⁵ , 5 years ⁵ , to age 65, to age 67 or to age 70 ⁶	2 years ⁵ , 5 years ⁵ , to age 65, to age 67 or to age 70 ⁶
Definition of total disability	A person is considered totally disabled if due to an injury or sickness he/she is prevented from performing the material and substantial duties of his/her occupation, is not gainfully employed, and is under the appropriate care of a physician. ⁷	
Optional riders⁸		
<ul style="list-style-type: none"> Your Occupation 	Available for the OMNI Select product, it removes the phrase "not gainfully employed" from the definition of disability.	Not Available
<ul style="list-style-type: none"> Three Residual benefits options 	Allows employees to: <ul style="list-style-type: none"> Basic Residual Disability Benefit: Receive a partial disability benefit, under certain conditions, if a partial disability causes a loss of earnings of at least 20%. Residual with 24 months recovery: Continue receiving benefits for up to 24 months after returning to work, if the insured continues to have at least a 20% earnings loss due to the condition that caused disability. Residual with 36 months recovery: Continue receiving benefits for up to 36 months after returning to work, if the insured continues to have at least 20% earnings loss due to the condition that caused disability. 	
<ul style="list-style-type: none"> Catastrophic Disability Benefit 	Pays insured a monthly benefit in addition to the benefit for total disability. ⁹ Examples of catastrophic disability are: <ul style="list-style-type: none"> Complete and irreparable loss of both hands or both feet, speech, hearing in both ears, or sight in both eyes. Totally disabled and has Alzheimer's disease or other irreversible form of senility or dementia, paraplegia or quadriplegia. 	
<ul style="list-style-type: none"> Full mental disorder and/or substance abuse limitation modification 	Removes all limitations pertaining to the maximum benefit period ¹⁰ for mental disorder and/or substance abuse. When added to the policy, it covers these conditions as any other sickness.	
<ul style="list-style-type: none"> Cost of Living Adjustment (COLA)¹¹ 	Helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months. After disability has lasted 12 months, and while disability continues, the benefit amount may be increased each year. Available COLA riders include 3% simple and a 0–10% Consumer Price Index (CPI)-based option.	

Get expert guidance for confident decisions.

Contact your MetLife representative today.

1. MetLife cannot change the policy provisions or premium rates, as long as premiums are paid on time.
2. If premiums are paid on time, MetLife cannot change your policy provisions, but it reserves the right to change premium rates only if done on a class-wide basis.
3. Guaranteed Renewability to age 67 is not available in all states.
4. 365- or 730-day elimination periods are only available in certain states. Ask your representative for details.
5. Not available in all states.
6. 2- and 5-year benefit periods are available for GSI at the underwriter's discretion.
7. The length of the time for which the insured is covered in their regular occupation varies by occupational class and benefit period. Please contact your representative for further details.
8. Optional Riders are available at an additional premium cost, and certain riders may not be available in all states or to all ages. Ask your representative about costs and complete details.
9. Catastrophic benefits are not available in CA and CT.
10. There is a built-in lifetime maximum benefit period for disabilities due to mental disorders and/or substance abuse which is limited to 24 months for all periods of disability combined unless the insured is confined to a hospital.
11. The 0–10% COLA rider is not approved for sale in all states. In those states where the 0–10% COLA rider is not approved, a 1–7% COLA rider is available.

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The descriptions herein highlight some of the provisions and optional riders of MetLife's disability income insurance policies OMNI Select and OMNI Essential. All rights and obligations will be governed by the actual policy language, if and when issued.

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.

Individual Disability Insurance is issued by Metropolitan Life Insurance Company. New York, NY (June 2017).

