

# A simplified experience for your clients

## Make Disability Benefits and Absence Management easier

Your clients need simple. They also need a healthy and productive workforce. Our comprehensive disability benefit solutions and value-added services help establish a program that balances your client's business goals of productivity and cost control with employee satisfaction.



### Tailored solutions drive success

Access to a range of disability solutions makes it easy to design an offering that's right for your clients. We have a broad suite of valuable income protection products that employees will value and appreciate, with the appropriate return-to-work support to benefit your client's business goals.

### Short term and long term disability

A broad suite of competitive plan designs that provide financial protection and focus on helping employees get back to a productive lifestyle

- Income replacement
- Flexible plan features
- Return-to-Work incentives

### Voluntary short term and long term disability<sup>1</sup>

Additional, essential coverage can be added to a benefits program without increasing overall costs

### Supplemental Individual Disability Income Insurance<sup>2</sup>

Enhanced coverage of a greater portion of income for executive and highly compensated employees

### Experience to make things go right

Help your clients reduce their administrative burden, while our experienced case managers focus on getting their employees back to work.

- **A standard definition of disability objectively focuses on the employee's ability to earn an income**, helping to satisfy their elimination period
- **FMLAssist<sup>3</sup>** offers the freedom to elect to submit all or some of employees' FML requests to MetLife for decision-making — from the simplest to the most complex
- **Single points of contact** for underwriting, implementation, enrollment and service across MetLife products
- **Disability Claim Specialists** (averaging 7+ years' experience) and Experienced Resources (averaging 15+ years' experience) focus on delivering service excellence

### Multi-product advantages

Ask about MetLife's multi-product advantages for small businesses. **We make it easy** to offer more choices and earn additional multi-product compensation on top of your regular commissions.

[Find the right solutions with MetLife.](#)

1. Voluntary STD is not available in states with statutory plans except NY.
2. For policies issued in NY, MetLife's individual disability policies provide disability income insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York Insurance Department. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.
3. FMLAssist is available for customers with 50–999 covered employees lives and insured group Long Term Disability, through MetLife.

[metlife.com](https://www.metlife.com)

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Availability of products and features are based on MetLife's guidelines, group size, underwriting and state requirements.

Like most group benefits programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force.



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