

## Short Term Disability Insurance

Coverage that can help protect your income when you are unable to work due to illness or injury.

# It's easier to help safeguard your income with short term disability insurance.



### Easy to get. Easy to use.

It's easy to apply for short term disability coverage — and it covers more than you think. From pregnancy to back surgery to behavioral health issues, disability coverage can protect your income when you're unable to work ... and help you take care of everyday expenses. You receive disbursements directly, and you can use the money on whatever you like, from groceries and gas to your mortgage.

### Prepare for the unexpected.

Just over 1 in 4 of today's 20 year olds will likely become disabled before reaching age 67.<sup>1</sup> Don't let illness or injury threaten your financial security.

### The financial benefits of coverage.

Short term disability coverage from MetLife may pay between 40–70% of your pre-disability income for six months

to one year if you are temporarily disabled by a sickness, pregnancy, or accidental injury. That means you have a steady income stream to help pay your bills while you focus on getting well. You can also earn financial incentives by participating in MetLife-approved rehabilitation programs. These programs are designed to help you recover financially and functionally.

### Set it and forget it.

Enrollment is simple, but the benefits are significant.



## Short Term/Long Term Disability Insurance

### Your name is on the check.

Weekly payments are made directly to you. You decide how to spend the money — for medical expenses, like copays, deductibles, out-of-network care, or for non-medical needs like household bills, childcare, or home modifications.

If you have a family, most likely they rely on you to help keep the household running. But with 67% of employees surveyed saying one of their top five sources of financial stress is worrying about having enough money to pay bills

if someone loses their job,<sup>2</sup> you need to make sure your family is financially prepared to handle essential living expenses.

If you are single, and don't prepare ahead to cover your expenses, you may need to use your savings, sell your property, or borrow money from friends or family to meet your ongoing financial obligations while you recover.

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## Monthly Rates

Monthly Premium per Employee per \$10 of Weekly Benefit

Exclusive Rates for Van Buren School District

Attained Age	Plan
Less than 50	\$0.93
50 – 59	\$1.07
60+	\$1.51

**Special Considerations:** If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits"), you should carefully consider whether to enroll for this coverage. In California, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington (and Connecticut starting 1/1/22, Oregon starting 1/1/23, and Colorado starting 1/1/24), if eligible, you must apply for State Benefits. Your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

1. Social Security Fact Sheet. <https://www.ssa.gov/disabilityfacts/materials/pdf/factsheet.pdf>, January 2018.

2. MetLife's 17th Annual U.S. Employee Benefit Trends Study 2019

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