



# Providing a higher level of disability income protection

The impact of a sudden disability can be devastating to both individuals and organizations. Providing individual disability income insurance, especially when combined with a group long term disability plan, goes beyond basic disability coverage to offer employees extra income protection.

MetLife Disability Income’s **Guaranteed Standard Issue (GSI) program** can help provide your employees with more comprehensive income protection in the event of a loss of income due to a disability. By giving employees access to this valuable benefit, you are giving them the opportunity to increase their disability coverage and receive premium discounts.

## Premium Discounts

**Employer Paid** — The discounts below are available to employers with 100% participation.<sup>1</sup>

DISCOUNT	WRITTEN LIVES
20%	Less than 25
25%	25–49
30%	50–99
35%	100+

**Employee Paid** — The discounts below are available to employers with at least 50 eligible employees and participation of at least 30%.<sup>1</sup>

DISCOUNT	WRITTEN LIVES
10%	15–24
20%	25–99
25%	100+

A GSI program, working in concert with a group long term disability plan, can help to provide a higher level of coverage for employees and can be implemented with limited underwriting and no medical exams.

Flexible payment options allow an employer to pay all, some, or none of the premium. The premium can also be paid as a bonus to key employees or executives.

**KEY FEATURES**

- No medical exams
- Limited medical underwriting
- Financial documentation limited to employee census data
- Unisex rates
- Premium discounts up to 35%
- Noncancelable and/or Guaranteed Renewable coverage available
- Portability feature which allows the employee to take the individual disability income insurance with them if they leave the company
- Optional benefits to enhance and add value to coverage

<sup>1</sup> Not all industries and occupations are eligible for GSI. A Group Long Term Disability (LTD) Plan must be in existence in order to be eligible for GSI. GSI benefit amounts are based on a set income replacement percentage and

the number of eligible lives. To be eligible for the premium discount, a minimum number of written lives is required. This number varies depending on the circumstances of the case.

## DISABILITY INCOME PRODUCTS

**OMNI Select** — High quality, Noncancelable and Guaranteed Renewable individual disability income coverage for professionals and business owners (not available in California).

**OMNI Essential** — High quality, Guaranteed Renewable, lower cost alternative to OMNI Select (not available in California).

**Salary Saver** — High quality, Noncancelable and Guaranteed Renewable individual disability income coverage for professionals and business owners (California only).

**For more information, contact your insurance broker, benefits consultant or MetLife representative today.**

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 complete costs and 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 Insurance Department. 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.

Benefits for the **if in life**<sup>SM</sup>

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# Enhance your employee benefits with individual disability income insurance

To attract and retain talented employees in your organization, you need to offer coverage that goes beyond core benefits. MetLife Disability Income’s Fully Underwritten MultiLife<sup>1</sup> program can provide your employees with comprehensive disability income insurance at no cost to you.

In the event of a sudden loss of income due to a disability, your employees will need income to cover their expenses and maintain their lifestyle.

By offering MetLife Disability Income’s **Fully Underwritten MultiLife program**, you can help provide income protection to as few as three eligible employees. In addition to premium discounts, the flexible payment arrangements and optional benefits of this program make it easy for you to choose the right plan for you and your employees.

## Premium Discounts

The discounts below are available to all groups with three or more eligible employees.

DISCOUNT	REQUIREMENTS
20%	If employer pays at least 50% of the premium <sup>2</sup>
15%	If the employee pays the premium <sup>2</sup>
10%	Physician groups <sup>3</sup>
5%	List bill discount for Dentist groups <sup>4</sup>

### KEY FEATURES

- Noncancelable and/or Guaranteed Renewable coverage available
- Maximum benefit and premium flexibility
- Unisex rates<sup>5</sup>
- Premium discounts up to 20%
- Portability feature which allows the employee to take the individual disability income insurance with them if they leave the company
- Optional benefits to enhance and add value to coverage

<sup>1</sup> Subject to usual and customary underwriting and eligibility requirements.

<sup>2</sup> Not available to groups of Physicians or Dentists.

<sup>3</sup> The 10% discount for Physicians is limited to small medical practices (from three to generally no more than 15 Physicians). Lifetime benefit is not available for programs with the 10% discount.

<sup>4</sup> Sex distinct rates apply.

<sup>5</sup> Not available with list bill discounts.

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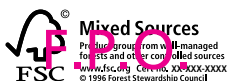
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## Fast. Easy. Efficient.

MetLife Disability Income's (DI) Simplified Underwriting Program can help you increase your sales and enhance existing client relationships. The Simplified Underwriting Program will make protecting your client's most valuable asset easy and efficient.

### SIMPLIFIED UNDERWRITING PROGRAM OVERVIEW

	MetLife DI	MetLife BOE
ISSUE AGE	Up to age 50	Up to age 50
OCCUPATIONAL CLASS	2A and above	2A and above
INCOME REQUIREMENTS	Min \$30,000	Min \$30,000
ELIMINATION PERIOD	90 days or longer	90 days or longer
BENEFIT PERIOD	2 year, 5 year or to age 65 (to age 70 or lifetime not available)	12 months
MAXIMUM MONTHLY BENEFIT	\$3,000/month (Subject to usual I&P)	\$7,500/month (Subject to usual covered expenses)
AVAILABLE OPTIONS	All except GIO, AIB or compound COLA	None
INCOME DOCUMENTATION	None	None (Other than expense data noted on application)
EXAM OR LABS	None	None
APS	None	None
PHI	Yes	Yes
OTHER	None	For self-employed—no more than 3 owners and/or 5 employees
I&P LIMITS	If other DI coverage inforce or applied for, maximum under the Simplified Underwriting Program is \$3,000/month from all sources. If other coverage inforce or available is Group LTD, maximum under the Simplified Underwriting Program is \$3,000/month over the LTD amounts.	N/A

*Simplified Underwriting Program not available in California.*

**For more information, contact:**

**For illustrations, contact:**

## The Simplified Underwriting Program is available to:

- Occupational classes 2A and above
- Small non-GSI multilife cases (OMNI Select or Essential)
- Single sale cases (OMNI Advantage or Essential)
- Business Overhead Expense (BOE) product (Expense Plus)

## Simplified Underwriting Process in 4 Easy Steps

**Step 1:** Confirm client meets criteria

**Step 2:** Complete Long Form DI Application

**Step 3:** Submit Long Form DI Application to DI Underwriting

**Step 4:** Upon receipt, PHI team will conduct full interview

For cases processed under the Simplified Underwriting Program, MetLife's goal is to review 100% of applications within 48 hours of completion of the Personal History Interview (PHI).

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