

How Does MetLife Define Disability?



When choosing a disability insurance policy, it is important to understand how the insurance company defines disability. To meet individual needs, MetLife offers several different ways of defining total disability, including for medical and dental specialists, a “Specialty Your Occupation” definition of regular occupation.

	OMNI ADVANTAGE, ESSENTIAL AND SELECT			
	METLIFE INCOME GUARD ^{SM1}			
	Standard ²	Transitional Your Occupation (TYO) ³	Your Occupation ³	Specialty Your Occupation ^{3,4}
How does MetLife define total disability?	<p>Due to impairment caused by sickness or injury, you are:</p> <p>a. Prevented from performing the material and substantial duties of your regular occupation; and</p> <p>b. Receiving appropriate care from a physician who is appropriate to treat the condition causing the impairment.</p>			
	And not gainfully employed in any occupation.	You may be gainfully employed in another occupation.		
What if I’m employed in another occupation while disabled from my regular occupation?	If employed in another occupation, benefits are not payable.	Even if employed in another occupation, MetLife will pay a monthly benefit.		
What occupation would I have to be unable to do to be considered totally disabled?	Your regular occupation at the time you become disabled.			Your regular occupation at the time you become disabled. For Specialty Your Occupation only if you are a medical or dental specialist the duties of your specialty you were performing immediately prior to the start of your disability will be considered the duties of your regular occupation.
If I return to work, how does the income from my occupation and benefits from sources other than my MetLife policy affect my disability benefit?	You will not receive a benefit for total disability while you are gainfully employed.	You will receive a benefit that is equal to your loss of earnings minus any benefits received from other disability coverage. However, if MetLife does pay a reduced benefit, it will not be less than 25% of the maximum monthly TYO benefit. ⁵	The total monthly benefit for total disability will be paid regardless of the amount of income earned from your new occupation or other disability benefits received.	
While disabled, how long will the disability benefit be paid?	Benefits will be paid while you remain totally disabled up to your chosen maximum benefit period as long as you are not gainfully employed.	Benefits will be paid while you remain totally disabled until the transitional disability maximum benefit period ends ⁶ or the base maximum benefit period ends, whichever occurs first.	Benefits will be paid while you remain totally disabled up to your chosen maximum benefit period. ⁷	

The Residual Disability rider can also play an important part in a policy. Please talk to your financial professional for more information.

The Your Occupation and Transitional Your Occupation riders and Specialty Your Occupation provision require the insured's policy to have a Residual Disability rider. The Residual Disability rider provides a partial disability benefit if the insured is able to work but, due to a disability as defined in the policy, has lost at least 15% or 20% of his/her prior earnings, depending on the terms of the rider.

Why MetLife?

At MetLife we're working hard when you can't, to provide you with income when you need it most. We have the experience, commitment and resources to help you safeguard the things that matter most to you. Discover the protection of disability insurance backed by the strength of MetLife.

For more information, contact your financial professional today.

¹ MetLife Income Guard is not yet available in all states, and Omni Advantage and Select are only available in states where MetLife Income Guard is not yet approved.

² Assumes regular occupation for the full maximum benefit period.

³ Not available in all states or to all occupational classes. Policy must also have a Residual Disability rider. Some restrictions may apply.

⁴ Only available to medical and dental specialists. For medical and dental specialists, Specialty Your Occupation, while not a term specifically used in the definition of total disability, is encompassed in the definition of regular occupation, which in turn, is part of the definition of total disability.

⁵ If the benefit that would be paid for residual disability exceeds the TYO benefit, the residual benefit will be paid in place of the TYO benefit.

⁶ TYO benefit duration depends on the rider purchased. Available TYO maximum benefit periods are 5 year, to age 65, to age 67 or to age 70. TYO maximum benefit period must equal the base maximum benefit period or 5 years if selected. TYO 5 year maximum benefit period is available with MetLife Income Guard base maximum benefit period of 10 years.

⁷ Specialty Your Occupation not available with 2, 5, or 10 year maximum benefit period.

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.

All policies and riders may not be available in all states, at all issue ages and to all occupational classes. Ask your representative for complete details. Eligibility is subject to underwriting approval.

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.

Disability income insurance is issued by Metropolitan Life Insurance Company on IDI2000-P/NC, IDI2000-P/NC-ML, IDI2000-P/GR, IDIP12-01 and IDIP12-02. March 2013

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