

## Frequently Asked Questions

### Q. What is Short Term Disability insurance?

**A. It is an affordable way to protect your family and finances when you are unable to work due to illness or injury.** 1 in 8 workers will be disabled for five years or more during their working careers.<sup>1</sup> That's why financial experts recommend Short Term Disability insurance as part of a sound financial plan.

### Q. Why is having Short Term Disability insurance so important?

**A. Having Short Term Disability protection can help you cover your essential living expenses and help safeguard your savings,** since it replaces a portion of your income during the initial weeks of a disability, generally between 13 and 26 weeks.

### Q. What are the essential living expenses that I should be most concerned about?

**A. Consider any expenses you may incur in the running of your household,** including car payments, mortgage payments, groceries, child care, tuition and more, that would still need to be covered in the event of a disability.

### Q. How do Disability payments work?

**A. Depending upon the amount of coverage you choose, payment will be made directly to you** — not your employer, hospital, doctor or insurance company.

### Q. How much does Short Term Disability insurance cost?

**A. Disability insurance is more affordable than you may think.** For example, a healthy male age 35 may get a \$1,000 monthly benefit for an initial premium of about \$25 a month.<sup>2</sup> Rates for your plan(s) can be found in the enrollment materials provided by your employer.

### Q. How do I pay for my Short Term Disability insurance?

**A. Premiums will be conveniently paid through payroll deduction,** so you don't have to worry about writing a check or missing a payment.



*Accidents and illness can happen to anyone, and it can impact your ability to earn money.*



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## Q. What happens when I want to file a claim?

**A. As one of the nation's leading providers of disability benefits,**<sup>3</sup> you can count on MetLife to provide you with caring, compassionate and accurate claims service, if and when you experience a disability.

## Q. What if I choose not to have Short Term Disability insurance?

**A. Enrolling in a plan is not mandatory, but it is a good idea and an affordable way to help protect your income.** Without Short Term Disability, you may need to use your savings or tap into other assets to cover your essential living expenses while you are recovering from an accident or illness.

## Q. When can I enroll?

**A. It is best to enroll when you first become eligible or during the State's annual open enrollment in November** when medical exams may not be required and health questions may not be asked. The sooner you enroll, the sooner you will enjoy the added financial protection that Disability coverage provides.

## HAVE OTHER QUESTIONS OR WANT TO ENROLL?

Please call  
The Allumbaugh Agency  
directly at  
**1-800-639-4025**  
and talk with a  
benefits consultant.



<sup>1</sup> Council for Disability Awareness Commissioner's Disability Insurance tables A and C, assuming equal weights by gender and occupation class ([http://www.disabilitycanhappen.org/chances\\_disability/disability\\_stats.asp](http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp)), July 2013.

<sup>2</sup> Actual rates will vary based on factors including the applicant's age, health, occupation and state of residence as well as the amount of coverage, maximum benefit period, waiting period and carrier issuing the coverage. Initial rates may increase.

<sup>3</sup> Metlife.com, Small Business Group Disability Benefits from MetLife, accessed February 2013.

Like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your plan administrator for details.

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