

# Protect your employees and your business

## Protection employees can rely on

Absences have a big impact in small businesses. But they don't have to be disruptive. Our focus is on reducing risk to your business, while also helping your employee's protect their income and return to work as soon as possible.



## Tailored solutions drive success

It's easy to design an offer that's right for you and your employees. You can access a range of disability solutions and a broad suite of valuable income protection products. Employees will value and appreciate tailored protection options, and we have appropriate return-to-work support to help your business goals.

## Short Term and Long Term Disability:

These options offer meaningful protection to help you manage financial risk and maximizes workforce productivity. Your employees can benefit from:

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

## Voluntary Short Term and Long Term Disability<sup>1</sup>

You can offer coverage that employees can elect to pay for on their own. This frees up money in your benefits budget, while still allowing you to offer a competitive product to your employees.

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

Plan designs may be available that offer enhanced coverage — protecting a greater portion of income — for your highly compensated executives. These plan designs require a minimum of 10 lives.

## Look after your business and it'll look after you

Keep you and your employees informed with supportive services. Well-informed employees will help you to reduce your administrative burden.

<b>Productivity Management</b>	<b>Leave Management Program</b>
<b>Wellness Services</b>	<b>Employee Assistance Program (EAP)<sup>3</sup></b> <ul style="list-style-type: none"><li>• Confidential counseling and referral services</li><li>• Assistance with behavioral health, well-being and life issues</li><li>• Three service-level options that include telephone and face-to-face counseling sessions</li></ul>

## Simplified service and administration

As a business owner, you have a lot to think about, so you don't want burdensome benefit administration. MetLife's team of experienced professionals will be there to help make your benefits administration manageable — all the way from implementation to enrollment and ongoing service. MetLife will provide:

- A dedicated account team to collaborate with you locally and understand your unique needs
- A single eligibility file with the flexibility to exchange information through various communication channels
- MetLink — an online system that gives access to information and data for benefits management

**Get expert guidance for confident decisions — for your organization and your employees.**  
**Contact your MetLife representative today.**

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 Department of Financial Services. 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. Some restrictions may apply to the EAP services. Please contact your MetLife representative for details.

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

Like most individual and group disability income insurance policies, MetLife disability policies also have limitations, exclusions, reductions of benefits and term under which the policies may be continued in force or discontinued. For costs and complete details of the coverages, call or write your MetLife Group Insurance Representative.

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