

DISABILITY INSURANCE

MetLife



Products

At-A-Glance

For Producer Use Only. Not for Public Distribution.

Individual Markets

MetLife Income GuardSM

Key Features	<ul style="list-style-type: none"> > Noncancelable & Guaranteed Renewable to age 67 or 5 years if later. > Broad and competitive suite of optional riders. > Designed with executives and medical professionals in mind.
State Availability	Available in all states except California.
Issue Age	18-70
Occupational Classes	6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M, 3A, 2A, A and B
Maximum Benefit Periods	2 years, 5 years, 10 years, to age 65, to age 67, and to age 70
Elimination Periods	90, 180, 365, and 730 ³ days
Definition of Total Disability	<p>Medical and Dental Professionals:⁴</p> <p>Due to injury or sickness: prevented from performing the material and substantial duties of the insured's regular occupation; and receiving appropriate care by a physician. If the insured is a medical or dental specialist, we will consider the material and substantial duties they were performing, including those of a professionally recognized specialty in medicine or dentistry immediately prior to the start of their disability to be the material and substantial duties of their regular occupation.</p> <p>All other eligible occupations:</p> <p>Due to injury or sickness: during the regular occupation period, prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician.</p> <p>After the regular occupation period, prevented from performing any occupation for which the insured is or becomes reasonably fitted by education, training or experience; not gainfully employed; and receiving appropriate care by a physician.</p>
Residual Disability	Three optional riders available if someone is back to work, but due to disability, their impairment is causing a loss of earnings. Provides benefits if the insured's disability causes an earnings loss of 15% or more.
Mental Disorder and/or Substance Use Disorder	Covered as any other sickness, except occupational classes 5D and 4M, which include a mandatory rider which limits the maximum benefit period for disabilities caused by mental and/or substance use disorders (MDSUD) to 24 months over the life of the policy except if the insured is hospitalized. A 10% premium reduction will apply with the inclusion of this MDSUD rider. ⁵
Discounts	Association, Multi-policy and Affinity.
Premiums	Sex distinct level premiums
Riders	<ul style="list-style-type: none"> > Automatic Increase Benefit > Capital Sum Benefit > Catastrophic Disability > COBRA Premium Reimbursement > 0-10% COLA CPI-U > COLA 3% Compound > COLA 3% Simple > Guaranteed Insurability > Life Event Rider > Lifetime Disability⁶ > Partial Disability <ul style="list-style-type: none"> > Presumptive Total Disability > Refund of Premium > Basic Residual > Residual w/Recovery > Enhanced Residual w/Recovery > Social Insurance Offset/ Substitute > Spousal Catastrophic > Term Premium Conversion > Transitional Your Occupation > Your Occupation

¹ Approved states only. Unapproved states are to age 65.

² Approved states only.

³ 730 day EP not available in all states and not available with 2 year and 5 year maximum benefit periods.

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. Requires one of three residual riders and an to age 65 or greater benefit period.

⁵ 10% premium reduction applies to certain elements of the premium, not to the entire premium.

⁶ Physicians are not eligible for the Lifetime Benefit Rider in combination with MultiLife Discount. Physicians are eligible for the Lifetime Benefit Rider and a List Bill Discount.

Individual Markets	OMNI Essential	Salary Saver – CA Only
Key Features	<ul style="list-style-type: none"> > Guaranteed Renewable to age 65/67 or for 5 policy years if later.¹ > Geared towards budget-minded consumers. > Wide selection of optional riders. 	<ul style="list-style-type: none"> > Noncancelable & Guaranteed Renewable to age 65. > Built-in increase option that allows the insured to purchase additional coverage without medical underwriting.
State Availability	Available in all states EXCEPT California	California only
Issue Age	18-59	18-59
Occupational Classes	6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M, 3A, 2A, A, and B	6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M, 3A, 2A, A and B. 6S or 6M occupations will be issued as 6A. Any 5M, 5D or 5I occupations will be issued as 5A. 4M will be issued as 4A.
Maximum Benefit Periods	2 years, 5 years, to age 65, to age 67 ² , and to age 70	2 years, 5 years, and to age 65 (to age 65 N/A for class B)
Elimination Periods	90, 180, 365, and 730 ³ days	90, 180, 365, and 730 ³ days (90 days N/A to applicants with annual income of less than \$100,000)
Definition of Total Disability	<p>Due to injury or sickness: during the regular occupation period, prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician.</p> <p>After the regular occupation period, prevented from performing any occupation for which the insured is or becomes reasonably fitted by education, training or experience; not gainfully employed; and receiving appropriate care by a physician.</p>	<p>During the usual occupation period as a result of injury or sickness, unable to perform with reasonable continuity, the substantial and material acts necessary to pursue the insured's usual occupation in the usual or customary way.</p> <p>After the usual occupation period, as a result of injury or sickness, unable to engage with reasonable continuity in any occupation in which the insured could reasonably be expected to perform satisfactorily in light of age, education, training, experience, station in life, and physical and mental capacity that exists within specified locations. See policy for details.</p>
Residual Disability	Three optional riders available if someone is back to work, but due to disability, their impairment is causing a loss of earnings. Provides partial benefits if the insured's disability causes earnings loss of 20% or more.	Called Partial Disability in CA. Provides a benefit for partial disability. Partial Disability means that the insured is not totally disabled and that while actually working in an occupation, as a result of injury or sickness is unable to earn 80% or more of prior earnings. For occupational classes 6S-4A, a Recovery Benefit is built into the rider. (Not available for occupational classes A & B.)
Mental Disorder and/or Substance Use Disorder	Limited to a 24-month lifetime benefit for all periods of disability combined. If institutionalized or hospitalized, limitation will not apply to that period.	Limited to a 24-month lifetime benefit for all periods of disability combined. If institutionalized or hospitalized, limitation will not apply to that period.
Discounts	Association and Multi-policy	
Premiums	Sex distinct level premiums.	Sex-distinct level premiums.
Riders	<ul style="list-style-type: none"> > Automatic Increase Benefit > Catastrophic Disability > 0-10% COLA CPI-U > COLA 3% Simple > Guaranteed Insurability > Lifetime Disability⁶ > Presumptive Total Disability > Refund of Premium 	<ul style="list-style-type: none"> > Basic Residual > Residual w/24 or 36 month Recovery > Social Insurance Offset/ Substitute > Spousal Catastrophic > Term Premium Conversion

¹ Approved states only. Unapproved states are to age 65.

² Approved states only.

³ 730 day EP not available in all states and not available with 2 year and 5 year maximum benefit periods.

Key Features	<ul style="list-style-type: none"> > Noncancelable & Guaranteed Renewable to age 67 or 5 years if later. > Broad and competitive suite of optional riders. > Designed with executives and medical professionals in mind.
State Availability	Please ask your representative for the latest state approvals.
Issue Age	18-70
Occupational Classes	6S, 6M, 5A, 5M, 5I, 4A, 4M ¹ , 3A, and 2A
Maximum Benefit Periods	2 years, 5 years, 10 years, to age 65, to age 67, and to age 70
Elimination Periods	90, 180, 365, and 730 ² days
Definition of Total Disability	<p>Medical Professionals:³</p> <p>Due to injury or sickness: prevented from performing the material and substantial duties of the insured's regular occupation; and receiving appropriate care by a physician. If the insured is a medical or dental specialist, we will consider the material and substantial duties they were performing, including those of a professionally recognized specialty in medicine or dentistry immediately prior to the start of their disability to be the material and substantial duties of their regular occupation.</p> <p>All other eligible occupations:</p> <p>Due to injury or sickness: during the regular occupation period, prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician.</p> <p>After the regular occupation period, prevented from performing any occupation for which the insured is or becomes reasonably fitted by education, training or experience; not gainfully employed; and receiving appropriate care by a physician.</p>
Residual Disability	Three optional riders available if someone is back to work, but due to disability, their impairment is causing a lack of earnings. Provides benefits if the insured's disability causes earnings loss of 15% or more.
Mental Disorder and/or Substance Use Disorder	Covered as any other sickness, except occupational classes 5D and 4M, which include a mandatory rider which limits the maximum benefit period for disabilities caused by mental and/or substance use disorders (MDSUD) to 24 months over the life of the policy except if the insured is hospitalized. A 10% premium reduction will apply with the inclusion of this MDSUD rider. ⁴
Discounts	Fully underwritten MultiLife discount up to 20% off unisex rates available.
Premiums	Unisex rates, level premiums
Riders	<ul style="list-style-type: none"> <li style="width: 50%;">> Automatic Increase Benefit <li style="width: 50%;">> Presumptive Total Disability <li style="width: 50%;">> Catastrophic Disability <li style="width: 50%;">> Refund of Premium <li style="width: 50%;">> Capital Sum <li style="width: 50%;">> Basic Residual <li style="width: 50%;">> COBRA Premium Reimbursement <li style="width: 50%;">> Residual w/ Recovery <li style="width: 50%;">> 0-10% COLA CPI-U <li style="width: 50%;">> Enhanced Residual w/ Recovery <li style="width: 50%;">> COLA 3% Compound <li style="width: 50%;">> Social Insurance Offset / Substitute <li style="width: 50%;">> COLA 3% Simple <li style="width: 50%;">> Spousal Catastrophic <li style="width: 50%;">> Guaranteed Insurability <li style="width: 50%;">> Term Premium Conversion <li style="width: 50%;">> Life Event <li style="width: 50%;">> Transitional Your Occupation <li style="width: 50%;">> Lifetime Disability⁵ <li style="width: 50%;">> Your Occupation <li style="width: 50%;">> Partial Disability

¹ Not available to dentists and dental specialists.

² 730 day EP not available in all states and not available with 2 year and 5 year maximum benefit periods.

³ 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

⁴ 10% premium reduction applies to certain elements of the premium, not to the entire premium.

⁵ Physicians are not eligible for the Lifetime Benefit Rider in combination with MultiLife Discount. Physicians are eligible for the Lifetime Benefit Rider and a List Bill Discount.

**Fully Underwritten
MultiLife Market
(Non-GSI)**

	OMNI Essential	Salary Saver — CA Only
Key Features	<ul style="list-style-type: none"> > Guaranteed Renewable to age 65/67,¹ or for 5 policy years if later. > Broad selection of optional benefits. 	<ul style="list-style-type: none"> > Noncancelable & Guaranteed Renewable to age 65. > Built-in increase option that allows the insured to purchase additional coverage without medical underwriting.
State Availability	All states EXCEPT California.	California ONLY.
Issue Age	18-59	18-59
Occupational Classes	6S, 6M, 5A, 5M, 5I, 4A, 4M ¹ , 3A, and 2A	6S, 6M, 5A, 5M, 5I, 4A, 4M ¹ , 3A, 2A, A and B. 6S or 6M occupations will be issued as 6A. Any 5M, 5D or 5I occupations will be issued as 5A. 4M will be issued as 4A.
Maximum Benefit Periods	2 years, 5 years, to age 65, to age 67 ² , and to age 70	2 years, 5 years, and to age 65 (to age 65 N/A for classes B)
Elimination Periods	90, 180, 365, and 730 ³ days	90, 180, 365, and 730 ³ days (90 days N/A to applicants with annual income of less than \$100,000)
Definition of Total Disability	<p>Due to injury or sickness: during the regular occupation period, prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician.</p> <p>After the regular occupation period, prevented from performing any occupation for which the insured is or becomes reasonably fitted by education, training, or experience; not gainfully employed; and receiving appropriate care by a physician.</p>	<p>During the usual occupation period, as a result of injury or sickness unable to perform with reasonable continuity, the substantial and material acts necessary to pursue the insured's usual occupation in the usual or customary way.</p> <p>After the usual occupation period, as a result of injury or sickness, unable to engage with reasonable continuity in any occupation in which the insured could reasonably be expected to perform satisfactorily in light of age, education, training, experience, station in life, and physical and mental capacity that exists within specified locations. See policy for details.</p>
Residual Disability	Three optional riders available if someone is back to work, but due to disability, their impairment is causing a loss of earnings. Provides partial benefits if the insured's disability causes earnings loss of 20% or more.	Called Partial Disability in CA. Provides a benefit for partial disability, if the elimination period has been met by total disability and/or partial disability. Partial Disability means that the insured is not totally disabled and that while actually working in an occupation is unable to earn 80% or more of prior earnings. For occupational classes 6S-4A, a Recovery Benefit is built into the rider.
Mental Disorder and/or Substance Use Disorder	Limited to a 24-month lifetime benefit. If institutionalized or hospitalized, limitation will not apply to that period.	Limited to a 24-month lifetime benefit for all periods of disability combined. If institutionalized or hospitalized, limitation will not apply to that period.
Discounts	Fully underwritten MultiLife discount up to 20% off unisex rates available.	Fully underwritten MultiLife discount up to 20% available.
Premiums	Unisex rates, level premiums	Unisex rates, level premiums
Riders	<ul style="list-style-type: none"> > Automatic Increase Benefit > Catastrophic Disability > 0-10% COLA CPI-U > COLA 3% Simple > Guaranteed Insurability > Lifetime Disability⁴ > Presumptive Disability > Refund of Premium 	<ul style="list-style-type: none"> > Basic Residual > Residual w/24 or 36 month Recovery > Social Insurance Offset / Substitute > Spousal Catastrophic > Term Premium Conversion

¹ Not available to dentists and dental specialists.

² Approved states only.

³ 730 day EP not available in all states and not available with 2 year and 5 year maximum benefit periods.

⁴ Physicians are not eligible for the Lifetime Benefit Rider in combination with MultiLife Discount. Physicians are eligible for the Lifetime Benefit Rider and a List Bill Discount.

Business Owner Markets	Expense Plus	Buy-Sell	Expense Plus – CA Only
Key Features	<ul style="list-style-type: none"> > Noncancelable & Guaranteed Renewable to age 65. > A reimbursement policy designed for the small business owner market. > Benefit amounts up to \$50,000/mo. 	<ul style="list-style-type: none"> > Conditionally Renewable to age 65 with Guaranteed Rates. > Benefit amounts up to \$2 million. > Provides the funds to help with the orderly transfer of ownership in a business. 	<ul style="list-style-type: none"> > Noncancelable & Guaranteed Renewable to age 65. > A reimbursement policy designed for the small business owner market. > Benefit amounts up to \$50,000/mo.
State Availability	All states EXCEPT California	All states EXCEPT California and Montana	California only
Issue Age	18-59	18-59	18-59
Occupational Classes	6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M, 3A, 2A, A, and B. 6S or 6M occupations will be issued as 6A. Any 5M, 5D, or 5I occupations will be issued as 5A. 4M will be issued as 4A.	6S, 6M, 5A, 5S, 5I, 4A, 4M, 3A, 2A, A, and B. 6S or 6M occupations will be issued as 6A. Any 5S or 5I occupations will be issued as 5A. 4M will be issued as 4A.	6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M, 3A, and 2A. 6S or 6M occupations will be issued as 6A. Any 5M, 5D or 5I occupations will be issued as 5A. 4M will be issued as 4A.
Maximum Benefit Periods	12, 18, and 24 months	Payout methods available are lump sum, monthly installments and down payment. Payout periods of 12, 24, 36, 48, or 60 months.	12 and 24 months
Elimination Periods	30, 60, and 90 days	365, 547, and 730 days	30, 60, and 90 days
Definition of Total Disability	Due to injury or sickness, prevented from performing the material and substantial duties of the insured's regular occupation and must be receiving appropriate care by a physician.	Due to injury or sickness, prevented from performing the material and substantial duties of the insured's regular occupation; not performing any work for the business; and receiving appropriate care from a physician.	As a result of injury or sickness, unable to perform with reasonable continuity the substantial and material acts necessary to pursue the insured's usual occupation in the usual or customary way.
Residual Disability	Built-in feature. Provides a portion of the benefit if a partial disability causes the insured to lose at least 20% of their gross monthly revenue.	N/A	Called Partial Disability in CA. Built-in feature. Provides a benefit equal to 50% of the benefit that would have been paid if the insured was totally disabled for a maximum of 3 consecutive months if the insured becomes partially disabled.
Mental Disorder and / or Substance Use Disorder	Considered as any other illness	Considered as any other illness	Considered as any other illness
Discounts	N/A	Business Owner Discount of 15% for 2 or more lives.	N/A
Premiums	Sex-distinct, level premiums	Sex-distinct, level premiums	Sex-distinct, level premiums
Riders	> Guaranteed Insurability	> Guaranteed Insurability	> Guaranteed Insurability > Refund of Premium (Good Health Benefit)

Optional Riders

Automatic Increase Benefit (AIB)

OMNI Essential & MetLife Income Guard

Automatically increases the insured's benefit by 5% of the original monthly benefit for total disability on each of the first five policy anniversaries. There is no cost to include the AIB Rider on a DI policy. The only cost will be the cost of the additional benefit amount at the time the increase takes effect. This cost will be based on the insured's attained age. MetLife Income Guard has a one-time renewal option.

Catastrophic Disability¹

OMNI Essential & MetLife Income Guard

Provides an additional monthly benefit, if due to injury or sickness, the insured: a) has a complete, irrevocable and irreparable loss of use of both hands, or both feet, or one hand and one foot; or the sight in both eyes; or speech; or hearing in both ears; or b) is totally disabled due to Alzheimer's disease or other irreversible form of senility or dementia; or c) is totally disabled and has aphasia; hemiparesis; paraplegia; or quadriplegia. Catastrophic benefit amounts are determined during the application process.

Capital Sum Benefit

MetLife Income Guard

Provides a one-time lump sum benefit if the insured due solely to injury suffers the complete, irrevocable and irreparable loss of: a) the use of one hand or one foot; or b) the entire sight in one eye.

¹ Subject to state availability and product variations.

COBRA Reimbursement

MetLife Income Guard

Reimburses the insured for paid COBRA premiums, up to the policy maximum, while the insured is disabled and has lost their job due to their disability. The maximum benefit period for this rider is 15 months per disability.

Cost of Living Adjustment (COLA)

OMNI Essential, MetLife Income Guard & Salary Saver

Helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months. Depending on the rider chosen: a) increases are at a rate ranging from 0% to 10%, based on the Consumer Price Index (CPI-U); b) the increase is at a rate of 3% simple; c) or the increase is at a rate of 3% compound. 3% compound is not available with Essential. 0-10% is not approved in all states for Essential. Where it is not available, the 1-7% CPI COLA rider is available. A Simple 4% COLA rider is available in CA for Salary Saver.

Guaranteed Insurability Benefit (GIB/GIO)

OMNI Essential, Expense Plus & MetLife Income Guard

Provides the insured with the opportunity to purchase additional coverage at certain times without additional evidence of medical insurability. Certain restrictions apply.

Lifetime Benefit for Total Disability

OMNI Essential & MetLife Income Guard

Provides the insured with a total disability benefit for their entire lifetime while they remain totally disabled if the total disability begins before and continues until the first premium due date on or after the insured's 65th birthday. The amount of the benefit paid is based on the age when total disability begins. Ask your MetLife representative for complete details. (The age 65 maximum benefit period is the only benefit period available with the Lifetime rider.)

Life Event Rider

MetLife Income Guard

Allows the insured to apply for a one-time increase in coverage following a qualifying life event such as a promotion from their employer; increase in the number of family members; or graduation from an accredited post-secondary educational institution. The insured can exercise this rider without further evidence of medical or financial underwriting.

Partial Disability

MetLife Income Guard

Provides one-half the monthly benefit for total disability. Payable for up to six months if the insured is considered partially disabled. To be considered partially disabled, an insured must be under physician's care and: a) unable to perform one or more of the material and substantial duties of their regular occupation; or b) performing the material and substantial duties, but not able to perform them for more than 50% of the time normally required.

Refund of Premium (Good Health Benefit)

OMNI Essential, CA Expense Plus & MetLife Income Guard

Provides the insured with a 50% refund of the total premiums paid, minus any claims, every five years.

Residual Disability (no Recovery)

MetLife Income Guard

Provides partial benefits when the insured returns to work and, under certain conditions, the insured's ongoing disability causes a 15% or more loss of earnings.

Residual Disability

MetLife Income Guard

Provides benefits when the insured returns to work and, under certain conditions, the insured's ongoing disability causes a 15% or more loss of earnings. The insured may continue receiving benefits for up the maximum benefit period, if they continue to experience an earnings loss of at least 15% due to the same impairment that caused the disability, after returning to work full time.

Enhanced Residual with Recovery

MetLife Income Guard

Provides benefits when the insured returns to work and, under certain conditions, the insured's ongoing disability causes a 15% or more loss of earnings. The insured may continue receiving benefits for up the maximum benefit period, if they continue to experience an earnings loss of at least 15% due to the same impairment that caused the disability, after returning to work full time. This rider contains a broader definition of residual than the definition of disability under the Residual with Recovery rider.

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Residual Disability and/or Residual with Recovery (specified benefit period)

OMNI Essential

Provides partial benefits when the insured returns to work and, under certain conditions, the insured's continued disability causes a 20% or more loss of earnings. With the Residual with Recovery Benefit rider, the insured may continue receiving benefits for up to 24 or 36 months, as selected, if they continue to experience an earnings loss of at least 20% due to the same impairment that caused the disability, after returning to work full time.

Social Insurance Offset (SIO)

OMNI Essential & MetLife Income Guard

Pays an additional benefit (after the elimination period) during the first year of disability even if legislated benefits are payable. After the first year of disability, there is a dollar-for-dollar offset if the insured is receiving legislated benefits. (Not available in NY & NJ. See Social Insurance Substitute.)

Social Insurance Substitute (SIS)

OMNI Essential & MetLife Income Guard

Pays an additional benefit (after the elimination period) in the event the insured is totally disabled and is not receiving any legislated benefits. If the insured receives any legislated benefits, any SIS benefits will end. (Subject to state variations. Available in NY & NJ only.)

Spousal Catastrophic Disability

OMNI Essential & MetLife Income Guard

Provides the insured an additional monthly benefit provided the insured's spouse's medical condition meets the criteria for a spousal catastrophic disability. Spouse must be non-working or working part-time for less than 30 hours per week at the time of application. (Not available in all states.)

Term Premium Conversion

OMNI Essential & MetLife Income Guard

Allows the insured to purchase all or a portion of the Total Disability Benefit with Term Premium rates that are initially less than Level Premium rates. There are 5 different term premium periods each with fixed rates: 1, 5, 10, 15 or 20 years. The insured can convert all or a portion of the benefits paid with Term Premiums to benefits paid with Level Premiums, before the policy anniversary that occurs on or after his/her 56th birthday, and lock in a Level Premium rate. Upon expiration of the Term Premium Period, any Term Premium that is not converted to a level premium basis will begin to increase annually. Conversions will be to the existing policy, no additional/new policies required.

Transitional Your Occupation (TYO)

MetLife Income Guard

A monthly benefit will be paid if due to injury or sickness the insured is prevented from performing the material and substantial duties of his/her regular occupation, but is gainfully employed in another occupation and is under the appropriate care of a physician. The TYO benefit payable may be less than the benefit payable for Total Disability under certain circumstances. Ask your MetLife representative for complete details.

Your Occupation

MetLife Income Guard

A monthly benefit will be paid if due to injury or sickness the insured is prevented from performing the material and substantial duties of his/her regular occupation and, is under the appropriate care of a physician. Ask your MetLife representative for complete details.

The descriptions herein are intended as only brief summaries of actual policy provisions. Please refer to a specimen policy for complete policy terms and provisions.

Disability insurance is issued by Metropolitan Life Insurance Company, New York, NY 10166. All policies, riders and provisions may not be available in all states, at all issue ages and to all occupational classes.

MetLife

Metropolitan Life Insurance Company

200 Park Avenue
New York, NY 10166
metlife.com

