



Offer your key employees a more comprehensive disability benefit program

With the marketplace for executive benefits continuing to evolve, MetLife understands you are looking to attract and retain top employees with a robust and comprehensive benefit package.

According to MetLife's seventh annual Employee Benefits Trends Study, 45% of employees making \$100,000 or more per year cite their workplace benefits as the foundation of their financial safety net. However, while these employees are more highly compensated, many lack a critical component to their safety net—disability insurance. Approximately one-third (31%) of more highly compensated employees say they have no disability coverage. Fortunately, MetLife can help your employees to protect their income in the event of a disability-related absence. A MetLife disability expert will offer a consultative approach in the review of your current disability program and create an enhanced executive offering with an IDI/LTD Integrated Solution.

Total disability solution

MetLife's Individual Disability Income/Long Term Disability (IDI/LTD) Integrated Solution provides a consultative disability approach, integrating a supplemental IDI policy with a group LTD plan. This total disability solution offers:

- Customized benefit solutions to meet your diverse needs
- Consultation with a disability expert

- More equitable benefits for executives and highly compensated employees
- Enhanced competitiveness of benefit offerings to attract and retain key employees

An IDI/LTD integrated approach enables you to create a more robust benefit program for executives and highly compensated employees. With supplemental IDI, coverage can be employer-funded or it can be offered as a voluntary benefit. This integrated solution may also provide an opportunity to make changes to a current LTD plan and possibly reduce costs without decreasing the level of coverage for your key employees.

With an IDI/LTD Integrated Solution, the IDI:

- is offered on a discounted basis,
- has limited medical underwriting, and
- features full portability.

In addition, on noncancelable policies, IDI rates are locked in and may create cost stability or even cost reductions over time in a total disability program.¹

¹ For noncancelable policies, IDI premiums cannot be raised until the insured's age 65 or for five policy years, whichever is later, as long as premiums are paid on time.

Collaborative claims process

MetLife has implemented an enhanced claims process to help ensure prompt and efficient service to claimants who are covered under a MetLife IDI policy and a Group Disability plan administered by MetLife. Under this process, the IDI and Group Disability claim examiners collaborate and share information throughout the evaluation of the claims to make sure that all information is considered in reaching the respective claim determinations. The collaborative claims process effectively reduces the administrative responsibilities of employers who have employees covered under a MetLife IDI Policy and a group LTD plan that is administered by MetLife. The ongoing collaboration between the Claims Specialists in each claims department results in fewer requests for information to the claimant, greatly simplifying the experience for everyone involved.

MetLife Disability Income (DI) is one of only five disability carriers to offer both supplemental IDI and group LTD for executives and highly compensated employees.

Experience and expertise

MetLife has over 140 years experience in the insurance business. Our experience and the expertise of our people can assist you in designing your benefit plans, helping you to meet your business objectives. We offer flexible solutions that will help you meet the diverse needs of your employees and retain top talent in a cost-effective way.

MetLife's commitment to building long-term relationships is evident in our proven service delivery and account management models, which offer access to MetLife's vast resources of people and technology. MetLife's financial strength ratings are among the highest in the industry²—we are positioned to meet our obligations to you and your employees today and in the future. By choosing MetLife, you work with a company that excels at doing things right—making your job simpler and easier.

Offer your employees quality, value and comprehensive solutions from an industry leading benefits provider — MetLife.

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 costs and complete 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.

² For current ratings information and a more complete analysis of the financial strength of MLIC, please go to www.metlife.com and click on "About MetLife," "Ratings."

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