

Manage productivity, protect employees

A disabled employee absent from the workplace can have a big impact on your business. But, it doesn't have to be disruptive. MetLife's focus is on reducing your risk and simplifying the administrative process — all while protecting your employees' income and helping them return to work as soon as it's possible.



A productive workforce is key to your company's success. Long Term Disability (LTD) insurance provides meaningful financial protection to help employees manage financial risk and help your company maximize productivity.

- Income replacement
- Flexible plan features
- Return-to-work incentives
- Rehabilitation Incentives & Support

LTD options Bay Bridge clients can count on

Working with MetLife, Bay Bridge offers its clients a broad range of Long Term Disability options that fit a wide range of benefit needs. You have the ability to choose from a variety of options to help ensure that you build an LTD plan that works best for your company's needs, as well as those of your employees.

- **Terminal Illness Benefits** provide 100% of covered pre-disability earnings to the employee, for up to 12 consecutive months, if disabled and diagnosed as terminally ill.
- **Pension Contribution Benefits** covering the employer's portion of the pension contribution (available for plans in which the employer pays 100% of the group disability premium) may be paid for each month that the employee receives a monthly LTD benefit under the plan (availability in NY subject to certain requirements).
- **Cost of Living Adjustment** applies while the employee is disabled and receiving LTD benefits. Annually, MetLife will apply the Cost of Living Adjustment (COLA) increase to the monthly benefit for 5 years, 10 years or to the end of the maximum benefit duration.
- **Limited Disability Benefits** for mental or nervous; neuromuscular, musculoskeletal or soft tissue; chronic fatigue and drug & alcohol disabilities. Limited benefits may be per occurrence or lifetime, and may be combined or limited separately, helping to control costs.
- **Accidental Dismemberment and Loss of Sight Benefits** may be payable even if the employee is not disabled under the plan definition. Pre-established benefit amounts may be paid for loss of the following:
 - One or both hand(s) or foot (feet)
 - Thumb and index finger
 - Sight in one or both eyes, or
 - Any combination of the above

(LTD plan options continue on next page)



LTD plan options (continued)

- **Child Education Benefit** pays an additional \$100 per month per eligible student while benefits are payable up to 48 months.
- **Portability** allows an employee to purchase coverage under a separate group disability contract upon the employee's termination from the employer's plan.
- **Survivor Benefit** pays a monthly or lump sum benefit in the event of the disabled employee's death.

Additional products and services

- **Employee Assistance Program (EAP)** available to MetLife group customers. The EAP helps employees balance their work and personal lives through confidential counseling and referral services, either telephonic or face-to-face counseling sessions.
- **Individual Disability Income (IDI)** insurance may be offered in conjunction with Group LTD. This program enables executives and other highly compensated employees to protect a greater portion of their income by supplementing Group LTD coverage.

MetLife & Bay Bridge: Valuable protection plus simplicity

MetLife's expertise and customer-focused solutions combine with the Bay Bridge BeneBridge® benefit administration platform to make it easy to add competitive benefits that attract top talent and drive employee loyalty.

Offer disability benefits your employees value.

Contact your Bay Bridge representative to request a quote.



OUR BRAVE MEN AND WOMEN IN UNIFORM UNDERSTAND DUTY, HONOR, AND SACRIFICE. MANY HAVE RETURNED HOME WITH BOTH THE VISIBLE SCARS, AND THE UNSEEN WOUNDS OF WAR.

TO GIVE BACK TO THOSE WHO HAVE GIVEN OF THEMSELVES SO SELFLESSLY IS AN *Honor that we take to Heart.*

The PTSD Foundation of America & Camp Hope — Serving Combat Veterans on multiple levels in peer to peer mentoring, one-on-one outreach and National Warrior Groups.

For more information about the foundation, visit www.ptsdusa.org, or if you are a combat veteran who has been diagnosed with PTSD, call the Combat Trauma Line **877.717.7873**.

metlife.com

Availability of products and features is based on MetLife's guidelines, group size, underwriting and state requirements.

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, contact your MetLife Representative.

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