

Help your employees get back to work

When you're choosing Short Term Disability (STD) benefits to protect your employees, you want to ensure the program works as hard for your company as it does for them. For Bay Bridge clients, group STD from MetLife offers experienced claim support for your employees and contract features that help control workplace productivity for you – minimizing the impact that an absence can have on your company.



Income protection

The bills don't stop when an employee is unable to work due to illness, injury or pregnancy. While medical insurance helps pay for the treatment, Short Term Disability insurance is designed to help keep a steady stream of income coming in.

By covering a percentage of their income, employees have the financial support they need so they can focus on recovery.

STD benefits with a return-to-work focus for Bay Bridge clients

If you maximize the opportunities for employees to return to work, you can minimize interruptions to your business. The sooner someone gets back to work, as appropriate for them given their disability — even in a limited capacity — the sooner they may be able to return to work full-time.

MetLife's STD insurance contract provides Return-to-Work incentives, which may help keep employees working or get back to work sooner:

- **Rehabilitation program incentive:** If employees join an approved rehabilitation program, their weekly benefit can increase by 10%.
- **Family care incentive:** Life carries on, even when you can't work. This incentive can provide monthly reimbursement for eligible family care expenses like child care when an employee participates in an approved rehabilitation program.
- **Work incentive:** This supports employees if they choose to stay in work. They can receive up to 100% of their pre-disability monthly earnings while disabled and working. Earnings include work earnings, weekly disability benefit, Rehabilitation Incentive and other income benefits like State disability benefits.
- **Moving expense incentive:** This can reimburse any costs that come up after moving to a new residence if it was recommended as part of an approved rehabilitation program

MetLife & Bay Bridge: Coverage you can count on

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.



Benefiting



In collaboration with





PTSD FOUNDATION OF AMERICA

PROVIDING HOPE AND HEALING FOR THE UNSEEN WOUNDS OF WAR



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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