

Manage Productivity, Protect Employees

Protection employees can rely on

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



Tailored solutions for MMA members drive success

Access to a range of disability solutions makes it easy to design an offering that's right for you and your employees. We have a broad suite of valuable income protection products that employees will value and appreciate, with the appropriate return-to-work support to benefit your business goals.

Short Term and Long Term Disability:

Provide meaningful financial protection designed to manage financial risk and maximize workforce productivity.

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

Look after your business' well-being

Reduce your administrative burden, help mitigate compliance risk and keep you and your employees informed with supportive services

Wellness Services

Employee Assistance Program (EAP)¹

- Confidential counseling and referral services
- Assistance with behavioral health, well-being and life issues
- Three service-level options that include telephone and face-to-face counseling sessions

Simplified service and administration

There's a lot on your plate as a small business owner. Your focus should not be spent on benefit administration. MetLife's team of experienced professionals will be there — from implementation to enrollment and ongoing service — to make sure your administrative workload is minimal.

- Dedicated account team to collaborate with you locally and understand your unique needs
- Single eligibility file with the flexibility to exchange information through various methods

Special Considerations:

If you have employees who work in a state with state-mandated disability or paid medical leave benefits ("State Benefits")², you should carefully consider whether to enroll for this coverage. If you are eligible for State Benefits, you must apply if required by state law. If permitted, your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

Contact your benefits consultant or MMA/MetLife sales representative.

In collaboration with



¹There is a charge for EAP services which must be requested. EAP is available to STD and LTD groups of 10+ covered lives, however not available on VSTD or VLTD. EAP services provided through an agreement with LifeWorks US Inc. (LifeWorks). LifeWorks is not a subsidiary or affiliate of MetLife. Some restrictions may apply to all of these services. Hotline services provided by LifeWorks US Inc. (LifeWorks by Morneau Shepell). Information disclosed directly to LifeWorks is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

²These jurisdictions include, but may not be limited to, California, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Colorado as of 1/1/24, Maryland, Delaware, and Minnesota as of 1/1/26, and Maine as of 5/1/26).

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Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.



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