

The Increasing Value of Disability Coverage

The COVID-19 crisis not only increased employees' concerns about their health and finances—it also highlighted some distinct vulnerabilities.



For example, MetLife research showed that during the crisis, one in three employees felt like they didn't have enough disability coverage to protect themselves or their families if they were unable to work due to short-term or long-term illness or injury.¹

These stressors put an added burden on employees and can hinder their work performance as well. Consider that employees who are worried about their health or financial circumstance are also less likely to be productive.² Fortunately, there are ways employers can help support their employees with disability coverage now and ease some of their concerns going forward.

By providing employees with a range of absence, family and medical leave programs, employees can choose the type and level of protection that works best for them. Disability coverage empowers employees to protect their income, even when they can't predict the future.

Income insurance makes sense

During the early days of the pandemic, employees were understandably uneasy about their health. And as the virus spread, worries about how a prolonged absence from work could impact their income naturally followed.

Now as we begin to stabilize for a new normal, employees see the value of protecting and insuring their income more than ever before. For instance, 48% of employees said during the pandemic that they'd be more likely to enroll in disability coverage in the future.³ And disability and family caregiver leave were among the top-benefits employees said they'd like to have.

Access to such benefits prepares employees for unexpected and planned absences from work, due to pregnancies, injuries, sickness or caring for ill relatives. Providing employees with the right mix of benefits pays off for employers as well. Six out of 10 employees who have return-to-work programs and disability coverage say they're more loyal to their employers.⁴

Finding the right provider

Recognizing the value of disability coverage is important. But, so too, is working with a provider that ensures employees will experience that value when they need it the most. That's why so many employers work with MetLife.

When it comes to disability coverage, we provide:

- **Customer focused solutions.** Our options include voluntary and employer-paid plans, along with return-to-work and rehabilitation incentives. With the latter, the benefit to employees increases if they use a MetLife-approved rehab program.
- **Exceptional service.** With MetLife, employees have access to dedicated claims specialists, and 100% of the calls are recorded. We provide support from the moment an employee files a claim through resolution.
- **Proven experience and expertise.** MetLife has more than 60 years of disability coverage experience, and manages more than 50,000 claims annually. Our disability experts are not only compassionate and caring to work with, they're also highly trained and can support employees and employers alike.

Insuring your health and valuables is a no-brainer for most of us, but the recent crisis highlighted the extreme value of insuring income as well. Give your employees the ability to do just that with MetLife's disability coverage.

**Learn more about disability insurance from MetLife.
Contact your MetLife representative today.**

1. 1-4. MetLife's 18th Annual 2020 Employee Benefits Trend Study

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