

## What is disability insurance?

**It is an affordable way to help protect your income when you are unable to work due to a covered illness or accidental injury.** Accidents and illness can happen to anyone, and can impact your ability to earn money. That's why financial experts recommend disability insurance as part of a sound financial plan.



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**Q. Does this plan include own occupation protection?**

**A. Yes.** Own occupation means the occupation you routinely perform that provides the primary source of your earned income.

**Q. Why is having disability insurance so important?**

**A. Having disability protection can help you cover your essential living expenses and help safeguard your savings, since it can replace a portion of your income for an extended period of time.**

**Q. What are the essential living expenses that I should be most concerned about?**

**A. Consider any expenses you may incur in the running of your household, including car payments, mortgage payments, groceries, child care, tuition and more, that would still need to be covered in the event of a disability.**

**Q. How do disability payments work?**

**A. Benefits are payable directly to you** — not your association, hospital, doctor or insurance company. The amount of the benefit payable will depend on the amount of coverage you choose.

**Q. Is there a waiting period before benefits begin?**

**A. Yes.** You may choose from a 30-day, 90-day or 180-day waiting period.

**Q. Can I customize my plan with optional benefits?<sup>1</sup>**

**A. Yes.** The following optional benefit is available:

**Cost of Living Option (COLA):** May help offset cost of living increases by increasing your benefit payment yearly.

**Q. What additional plan benefits are included?**

**A. The following additional plan benefits are included:**

**Family Care Incentive:** Provides reimbursement for eligible family care expenses (e.g., child care, elder care) if you work

or participate in an approved rehabilitation program while disabled.

**Moving Expense Incentive:** If you participate in a rehabilitation program while disabled, reimbursement may be provided for expenses incurred to move to a new residence if recommended as part of the rehabilitation program.

**Rehabilitation Program Incentive:** Increases monthly benefits when you participate in an approved rehabilitation program while disabled.

**Work Incentive:** 100% of your pre-disability earnings may be received if you work while disabled.

**Q. How much does disability insurance cost?**

**A. Disability insurance is more affordable than you may think.** MetLife and your association have designed this disability insurance plan to be an affordable way for you to help provide for your family. You'll enjoy competitive rates, with a wide range of coverage amounts to choose from.



**Have other questions?**

**Don't miss out on this important benefit offer.**

If you have any questions, please call or email:

**Lindsey Kutscher, CISR / Practice Insurance Manager**  
P: 573.469.7001 E: [lindsey@mdis4dds.com](mailto:lindsey@mdis4dds.com)

1. There may be additional charges for optional benefits. Please contact Stafford Affinity for additional details.

Coverage may not be available in all states. Please contact Stafford Affinity for more information.

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

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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