

JUSTWORKS.



Long Term Disability Insurance

Justworks partners with MetLife to bring your employees seamlessly automated long term disability (LTD) insurance.



EASY TO SET UP

You can opt in to offer this benefit in Justworks and we will automatically extend it to your employees.



AUTOMATED BILLING

Your company will be billed automatically for coverage and new eligible employees will be added to the policy upon hire.



SIMPLE FOR EMPLOYEES

Employees work directly with Justworks to file any claims and receive benefit payments directly from MetLife.

WHAT CAN I OFFER EMPLOYEES?

Justworks offers two types of LTD policies: Employer-paid (noncontributory LTD) and employee-paid (voluntary LTD). Employees can only have one type of policy. If you choose to offer noncontributory LTD insurance, we will not extend the voluntary LTD insurance offering to your employees.

EMPLOYER-PAID POLICY (NONCONTRIBUTORY LTD)

There are two options for employer-paid policies. If you select one of these, it will be automatically extended to all employees working 30+ hours per week who satisfy all other eligibility requirements in the insurance policy.

Option 1:

- **Elimination period:** 180 days
- **Coverage:** 60% of monthly pre-disability earnings, up to \$5,000 per month
- **Cost:** \$0.241 per \$100 of covered payroll (max monthly cost of \$20.08)

Option 2:

- **Elimination period:** 180 days
- **Coverage:** 60% of monthly pre-disability earnings, up to \$10,000 per month
- **Cost:** \$0.337 per \$100 of covered payroll (max monthly cost of \$56.17)

EMPLOYEE-PAID POLICY (VOLUNTARY LTD)

Employees can opt-in to this coverage once at the time of hire. Only employees working 30+ hours per week are eligible to sign up for this benefit.

- **Elimination period:** 180 days
- **Coverage:** 50% of pre-disability earnings, up to \$1000 per week
- **Cost:** \$0.260 per \$100 of covered payroll (max monthly cost of \$26.00)

ABOUT METLIFE

MetLife is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management.

WHAT IS LONG TERM DISABILITY INSURANCE?

LTD insurance will cover a portion of your employees' income during an extended period of a disabling illness or accident. This benefit eases employees' concerns of financial hardship by providing a steady stream of income while they are unable to work.

Your employees will appreciate that you are taking care of them with LTD insurance. But there are a number of tangible benefits for your company also, including:



Attract and retain talent—Stay competitive in the job market by doing everything you can to take care of your employees.



Tax savings—This benefit is inexpensive and the cost of policies are tax deductible for your business.



Take care of your employees—Guarantee a portion of your employees' incomes in the event of sickness or injury.

Want to get in touch? Sales (844) 749-7785 • Customer Support (888) 534-1711