

For County of Ventura employee:







**Enroll through
June 1, 2024**

Hello,

You prioritize insurance that protects your home and car, but do you have coverage that can help protect your income? Disability insurance can help provide the comfort of knowing that if a disability happens, you have the financial support to help maintain your quality of life.

Why MetLife Buy Up Long-Term Disability Insurance may be the right fit for you:

-  **Feel secure** with long-term disability insurance coverage which can help ensure you still receive part of your salary if you are unable to work.¹
-  **Choose between cost-effective plans** with competitive rates.
-  **Receive payments** to help cover expenses as you see fit— mortgage or rent, car and more.
-  **Enrollment is easy** and only takes minutes, with no health questions required.²

Your current employer-paid long-term disability plan protects up to 66.67% of the first \$12,000 of your predisability³ earnings—up to a maximum monthly benefit of \$8,000 for up to 60 months—at no cost to you.

Your employer-paid long-term disability insurance plan is a good start for protecting your finances but only covers a certain amount of your income. Additional coverage can help replace more of your income to help protect your financial future, and coverage may be more affordable than you think.

Enroll at <https://hr.ventura.org/benefits/EEDisabilityplans2>

**Don't miss your
chance to enroll
May 12–June 1, 2024**

**You can still have a
steady income, even
if a disability keeps
you from working.**

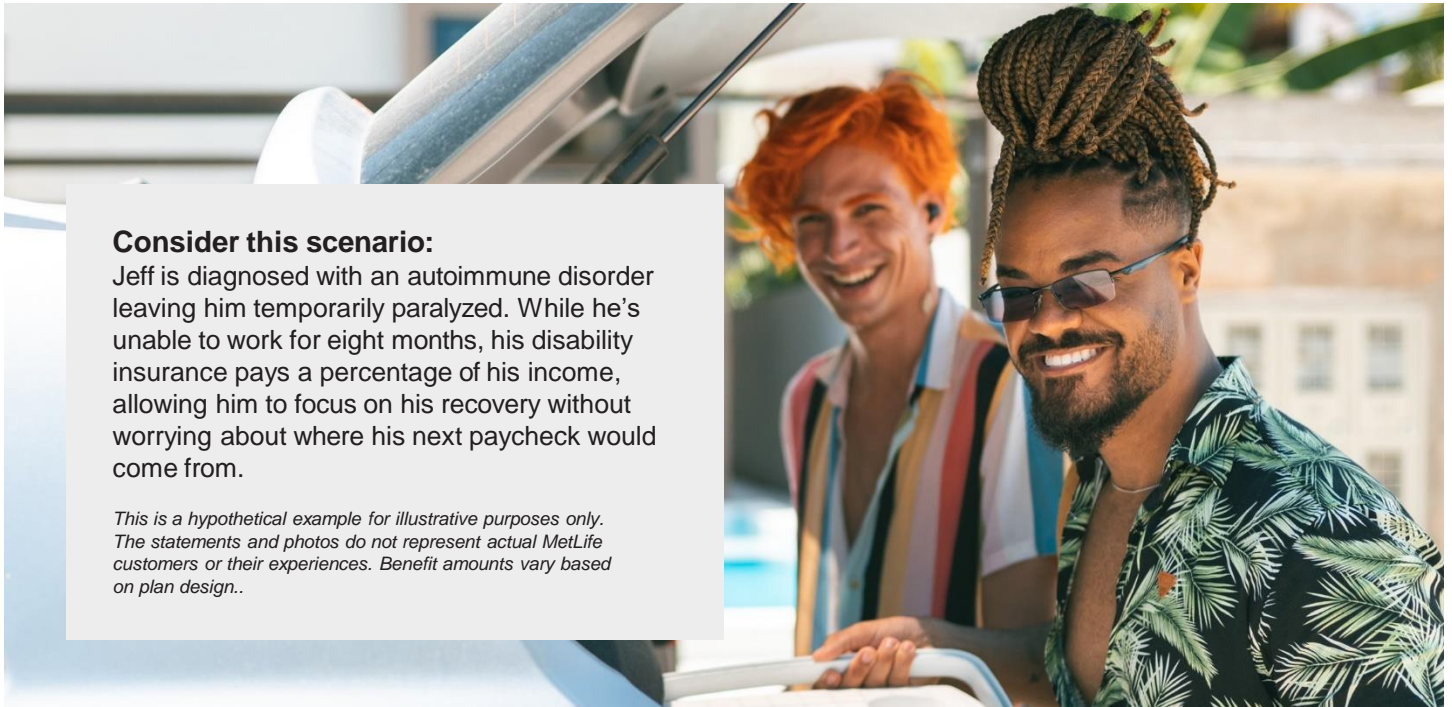


What's the right amount?



Scan to calculate
disability coverage
that fits you.

Disability Insurance



Consider this scenario:

Jeff is diagnosed with an autoimmune disorder leaving him temporarily paralyzed. While he's unable to work for eight months, his disability insurance pays a percentage of his income, allowing him to focus on his recovery without worrying about where his next paycheck would come from.

This is a hypothetical example for illustrative purposes only. The statements and photos do not represent actual MetLife customers or their experiences. Benefit amounts vary based on plan design.

Give yourself the benefit of MetLife Disability Insurance:

New Offering! Long Term Disability Buy Up Option

Max Benefit: 66.67%/\$15,000

Provides greater income replacement for those with a base salary of more than \$12,000 monthly/\$144,000 annually

Coordination of benefits with CA State Disability Insurance (SDI) applies

Scan the QR code to enroll.



Enrollment Dates: May 12–June 1, 2024

Questions? Call MetLife Customer Support 1-800-GET-MET8 (1-800-438-6388)

Enroll at

<https://hr.ventura.org/benefits/EEDisabilityplans2>

¹In the event you suffer a covered disability.

²If you wait to apply after this enrollment period, you will be required to complete a full Statement of Health.

³Your Predisability Earnings means gross salary or wages you were earning from your employer as of your last day of active work before your disability began. This does not include awards and bonuses, commissions, overtime pay and any other compensation from your employer.

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

