

## **Long Term Disability (LTD) Insurance: Things to Consider Before Annual Enrollment**

Life Happens! That's why First Data offers affordable, peace-of-mind disability protection to give you a solid financial safety net against a non work-related injury or illness that keeps you from earning an income. Take a moment and review your disability options before enrollment begins to determine what protection you need if you are unable to work due to an illness or injury.

### **What is Disability Insurance?**

Disability insurance is designed to replace a percentage of your annual benefits salary if you become disabled and unable to work. First Data provides both short-term disability (STD) and long-term disability (LTD) coverage for our employees. The STD and LTD benefits work together to replace a portion of your income for your disability

**What are the Benefits?** If eligible and approved for Short Term Disability, the benefit paid equals 66 2/3% of your weekly base salary. The benefit begins after a 14 day waiting period and continues for up to 90 days. First Data automatically provides, at no cost to you, employee short-term disability coverage. But, if your disability extends beyond 90 days, your income protection will transition to Long Term Disability coverage.

**Long Term Disability benefit options...**First Data pays for basic LTD coverage of 50% of your annual benefits salary. An additional option, Voluntary LTD provides coverage of 66 2/3% of your annual benefits salary. First Data always provides the coverage for the 50% option, but an employee payroll contribution is required for the Voluntary LTD option.

Effective January 1, 2012, all employees will be automatically enrolled in the Voluntary LTD option. During annual enrollment, you need to review the coverage options and determine which plan provides the best level of protection for you and your personal situation. If you remain enrolled in the 66 2/3% Voluntary LTD option, payroll contributions will begin with your first paycheck in January. Check the enrollment site for personalized enrollment details.

If you exhaust your 66/23% STD benefit, is the best option for you to continue payments @ 66 2/3% of your benefit salary or will a 50% payment cover your needs? Additional considerations include:

- Use your personal savings
- Potential to sell other personal property or assets
- Ability to live on spouse's income
- Borrow money

Explore the disability options available to you which can help protect your income and your lifestyle. Visit MetLife's [website at www.metlife.com/groupdisability](http://www.metlife.com/groupdisability) for calculators and other tools to help you review your financial needs prior to your annual enrollment.

If you have questions, please call the Employee Resource Line at 888-348-4835 between 8am and 5pm Central Time, Monday through Friday, to speak to a benefits representative. For plan information and contact numbers, visit the benefits website at: [www.firstdatabenefits.us](http://www.firstdatabenefits.us) .