

Terms	Definitions
Base Benefit	The amount of basic coverage available based on insured's earned income.
Max Benefit	Base Benefits are paid out on a monthly basis and are not offset by any Social Security, Workers Compensation or other Social Insurance benefits received.
Social Security Substitute Benefit	The maximum monthly benefit an insured can receive based on their income. The maximum monthly benefit is the total between Base Benefit + SIS Benefit the amount of monthly benefit available based on insured's earned income. SIS Benefits are paid out on a monthly basis and are offset dollar for dollar by any Social Security, Workers' Compensation or other Social Insurance benefits.
Total Benefit	The amount of all benefits that could be payable including the base benefit plus all riders benefit.
Elimination Period (EP)	The period of days a insured must be defined as disabled and wait before they start receiving their benefit.
Benefit Period (BP)	The amount of time an insured may receive the disability Benefit.
Total Disability	Due to injury or sickness the insured is unable to perform the material and substantial duties of his/her Regular Occupation.
Residual Disability	Due to injury of sickness the insured is unable to perform some (but not all) of the material and substantial duties of his/her occupation or for not as much time and suffering a 20% loss of prior to disability income.
Non Cancelable (NC)	Renewability provision that states premium rates will never be increased while policy is in force.
Guarantee Renewable (GR)	Renewability provision that policy coverage is guaranteed to renew, but rates may increase (though insureds cannot be singled out for premium increase).
Definition of Disability	The terms in which the carrier will define disability to satisfy the elimination period and receive benefits.
Your Own Occupation	Unable to perform the material and substantial duties of your Regular Occupation, but may still work in other occupations (example: a surgeon can no longer operate due to injury or sickness but becomes an Internal Medicine physician).
Transitional Own Occupation	Unable to perform the material and substantial duties of your Regular Occupation. Will allow for replacement income for working another occupation up to a 100% of pre disability earnings but unlike True own occ you cannot make more.
Modified Own Occupation	Unable to perform the material and substantial duties of your Regular Occupation and not working in another occupation (by choice). If working in another occupation disability benefits are paid under the Residual Disability definition as a proportionate benefit to % of income loss.
Any Occupation	Unable to perform any duties of any occupation including occupations not related to your own current occupation. Unable to perform the material and substantial duties of any occupation the insured is reasonably suited based on education, training or experience.
Residual Benefit	Paid when defined as disabled but able to work but not able to work the full schedule. A percentage of benefit are paid based on a % of lost earnings. Must also show loss of time and/or duties.
Recovery Benefit	Residual benefits may be payable when a insured returns to work full time after a disability but suffers and economical loss of earnings. Residual benefits may be payable when an insured returns to work with no limitation but continues to show a loss of income.
Recurrent Benefit	If the insured returns to work after being on disability claim and suffers aw relapse within this stated time period, they may reestablish their claim without satisfying a new elimination period.
Guaranteed Insurability Option (GIO)	Allows the policyholder to purchase additional coverage at predetermined times of the policy with out evidence of insurability.
Catastrophic Disability Rider (CAT)	Rider pays additional monthly benefit for injury or sickness causing the inability to perform 2 or more ADLs or become Cognitively impaired or become presumptively disabled.

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Presumptive Disability	Total loss of use, without the possibility of recovery of: the power of speech, hearing in both ears, sight in both eyes, both hands, both feet or one hand and one foot.
Capital Sum Disability	Total and irrecoverable loss of use, without any possibility of recovery, of the sight in one eye or the use of of hand or foot. (usually provides additional lump sum benefit).
Activities of Daily Living (ADLs)	Bathing, continence, dressing, eating/feeding, toileting or transferring.
Cognitively Disabled	Loss of brain function.
Cost of Living Adjustment (COLA)	Rider that allows benefit to increase each year on claim to help with inflation, Depending on the rider it may have a simple or compound increase.
Individual Disability Insurance (IDI)	Insurance an individual take on themselves to help pay their personal bills in the case of a disability to replace a % of income.
Business Overhead Expense (BOE)	Disability Insurance purchased by a business owner to help pay the business' bills (rent, utilities, etc.) in the even they become disabled.
Key Man Insurance	Disability insurance purchased by a business owner on a key employee that could cause the business financial impact if the key employee became disabled. Benefit paid to the business.
Buy/Sell Agreement	Disability insurance bought by a business that has co owners. In the event one owner becomes disabled it will pay a lump sum to the other owner, to use to buy out the disabled owner.

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