

*“I found that a five-year reduction in your income due to a temporary disability early in your career could reduce your standard of living in retirement by more than 50*

*percent.” – Mike Miles, Federal Times.  
“Disability insurance could help stem financial losses.” 6/11/2012*

How would a prolonged disability impact you?

FedAdvantage offers a complimentary “Disability Financial Impact Analysis” report to help you identify the gaps in your benefits.

For more information, or to receive your free analysis please contact us at:

[www.fedadvantage.com](http://www.fedadvantage.com)  
[info@fedadvantage.com](mailto:info@fedadvantage.com)  
(866) 973-6605

Contact us about other benefits available through the FedAdvantage Program

- Life Insurance
- Dental
- Vision
- Accident
- Professional Liability

## SUPPLEMENTAL DISABILITY INCOME FOR FEDERAL EMPLOYEES



*Fed Advantage*  
FILLING THE GAPS IN YOUR BENEFITS

**MetLife**

## PROTECT YOUR PAYCHECK

Disability coverage helps protect a valuable asset: **YOUR INCOME**

While you are working, you can get this important coverage without a medical exam, at affordable group rates that are typically lower than you'd get on your own. Plus, you can pay your premiums through simple payroll deduction.

If you are unable to work and earn an income due to a disability, having disability protection will help keep your household running and help take care of:

- Mortgage or rent
- Car payments
- Food
- Child care
- Utility bills



HELP PROTECT YOUR PAYCHECK, YOUR PENSION AND YOUR FUTURE.

## FOR FEDERAL EMPLOYEES



Through FedAdvantage, you now have access to **Short-Term Disability, Long-Term Disability or both plans** from MetLife to fill the gaps left by paid leave and Disability Retirement to provide income through all phases of a disabling illness or accident. Protection has never been easier.

- **Affordable** – Premiums are based on group rates.
- **Convenient** – Paid through salary allotment.
- **Open Access** – Enrollment is open to all active civilian federal employees.
- **Guaranteed Acceptance Basis** – No medical evidence required.

Learn how the program can help you...

- Bridge your income from when your leave stops until you are approved for disability retirement
- Supplement your Disability Retirement income
- Get you back on your feet and back to work through rehabilitation and return-to-work services.



Don't wait until it is too late.  
Get a quote now.