



MetLife

MetLife Individual Disability Income Underwriting Guidelines for Select Professions

MetLife Individual Disability Income (IDI) wants to help you grow your business and provide your clients with the right amount of coverage. To that end, we have introduced new, higher issue and participation limits for select executive, professional, medical and dental occupational classes.

These enhancements apply to the 6S, 5A, 4A, 5S and 5D occupational classes.

MetLife IDI has increased its maximum participation limits for select executive, professional, medical and dental occupational classes. This allows high income earners with existing group and/or individual coverage the potential to qualify for higher benefit amounts.

OCCUPATION/ SPECIALTY	OCC CLASS	ISSUE & PARTICIPATION LIMITS	
<ul style="list-style-type: none"> Architect CPA Attorney 	6S	Max Issue	\$20,000/mo.
		Par with IDI	\$30,000/mo.
		Par with LTD	\$30,000/mo.
Technical and managerial professions such as: <ul style="list-style-type: none"> Insurance Underwriter Small Animal Veterinarian 	5A	Max Issue	\$20,000/mo.
		Par with IDI	\$30,000/mo.
		Par with LTD	\$30,000/mo.
Other professions such as: <ul style="list-style-type: none"> Bank Officer School Principal 	4A	Max Issue	\$20,000/mo.
		Par with IDI	\$30,000/mo.
		Par with LTD	\$30,000/mo.
Medical occupations with non-invasive duties such as: <ul style="list-style-type: none"> Allergist and Rheumatologist 	5S	Max Issue Limit	\$16,000/mo.
		Par with IDI	\$25,000/mo.
		Par with LTD	\$25,000/mo.
Dental specialists such as: <ul style="list-style-type: none"> Endodontist Oral Surgeon 	5D	Max Issue Limit	\$16,000/mo.
		Par with IDI	\$25,000/mo.
		Par with LTD	\$25,000/mo.



For more information, contact:

For illustrations, contact:

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