

Frequently Asked Questions about short-term disability benefits due to pregnancy

Is there a difference in the amount of disability time allowed for a cesarean delivery versus a normal delivery?

Generally:

- Normal vaginal delivery disability period is 6 weeks from date of delivery, and
- Cesarean delivery disability period is 8 weeks from date of delivery

Can I receive disability benefits for any period of time prior to my expected date of delivery?

In many cases, women are able to work up until their delivery. However, there are times when problems may arise and there is a need to take leave before the child is born. Ante-partum time (before delivery) of up to 2 weeks is allowed without medical documentation. However, if your first day absent is more than 2 weeks before delivery, then medical documentation must be sent to MetLife.

What if I have problems with my pregnancy and need to be out of work earlier or longer than expected?

You should start a claim for disability. MetLife will notify your doctor and request medical information to evaluate your disability. MetLife will use the medical information to make a claim decision.

When are benefits payable?

The benefit period will begin the day after you satisfy the elimination period of either 14 or 30 calendar days. However, benefits are only payable after all accrued paid leave (annual, sick leave and comp time) has been exhausted.

When should I file my disability claim?

Typically, you should file your claim on the last day worked. However, you should check your [employer's plan documents](#) and the [FAQs](#) on the MetLife Disability website for more information: <https://metlife.com/StateofTN>

How do I file my disability claim?

MetLife offers claim filing through the internet, via telephone, or paper. However, you should check your employer's plan documents and the FAQs on the MetLife Disability website for more information: <https://metlife.com/StateofTN>

How will I know when a decision about my claim has been made?

A MetLife case manager will call you and provide a letter outlining the claim decision.

What information does my doctor need to provide to MetLife for my disability?

Your doctor will need to confirm your pregnancy and provide dates (due/delivery date). The doctor will also need to advise if there is anything else that the case manager should be aware of to assist with the handling of your disability claim.

What are some example disability claims due to pregnancy? *(For illustrative purposes only.)*

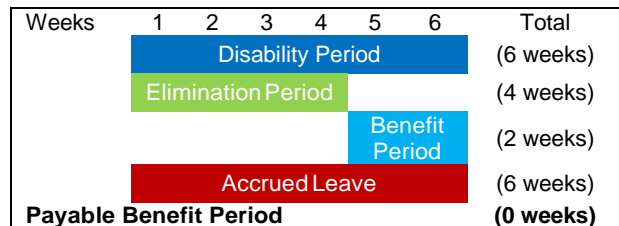
Notes:

- Disability Period minus Elimination Period = **Benefit Period**
Benefit Period minus Accrued Paid Leave after Elimination Period = **Payable Benefit Period**

Example No. 1

Normal Delivery with no pre or post time disabled, 30 Day Elimination Period, and 6 weeks of accrued leave available:

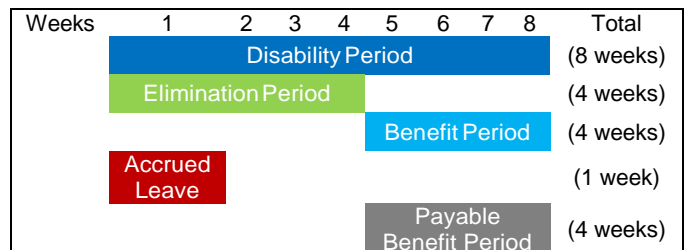
Disability Period	=	6 weeks (begins on the date of delivery in this example)
Elimination Period	=	4 weeks (30 calendar days)
Benefit Period	=	2 weeks (14 calendar days)
Accrued Leave	=	6 weeks (30 work days)
Payable Benefit Period	=	No Benefits Payable



Example No. 2

Cesarean Delivery with no pre or post time disabled, 30 Day Elimination Period, and 1 week of accrued leave available:

Disability Period	=	8 weeks (begins on the date of delivery in this example)
Elimination Period	=	4 weeks (30 calendar days)
Benefit Period	=	4 weeks (28 calendar days)
Accrued Leave	=	1 week (5 work days)
Payable Benefit Period	=	4 weeks (28 calendar days)



An elimination period of 14 days in example No. 1 would still offer a payable benefit period of 0 weeks due to the amount of accrued leave. In example No. 2 a 14 day elimination period would offer a payable benefit period of 6 weeks.

Each pregnancy is different and your disability period may vary from these examples. These examples illustrate the basic anticipated

benefit for normal pregnancy. If you have considerable accrued sick or

annual leave, this short term disability policy may not provide significant value for a normal delivery; but it may provide significant value in the event of unforeseen circumstances. Contact MetLife directly to discuss your specific situation.

If I receive other income will it reduce my disability benefits?

Benefits payable during the payable benefit period may be reduced by other sources of income, e.g. worker's compensation, unemployment insurance, and sick leave bank. See the [certificate of coverage](#) for a comprehensive list of other sources of income which

may reduce the STD benefit.

What type of benefit does MetLife manage for State of TN employees who are pregnant?

MetLife manages short-term disability insurance benefits for State of TN employees enrolled in the short-term disability insurance program. This includes employees who are unable to perform their job for the State of TN due to child-delivery or pregnancy complications.

For more information about a claim or benefits, contact MetLife at **1-855-700-8001**, Monday - Friday, 7 AM to 10 PM, Central Time