

If you need to file a Short-Term Disability (STD) or Long-Term Disability (LTD) claim, contact MetLife's State of Tennessee service line at 1-855-700-8001 (7am-10pm CT, Monday – Friday)



## Claim Intake and Data Gathering

- Inform your HR coordinator/manager of your absence request.
- Notify MetLife to initiate your STD or LTD claim\* — you will be given a claim number at the end of the call. You may also initiate your claim through the MyBenefits Website at <https://metlife.com/MyBenefits>. (Enter "State of Tennessee" as company name.)
- MetLife will contact you for additional details about you, your job, your condition and your treatment plan and provider.
- MetLife will then mail an Acknowledgement Package to you with important information that requires action.

\* To consider your claim, MetLife will review medical documentation obtained as part of the Disability claims process.



## Initial Review and Decision

- You will be notified of the initial decision via phone and letter to inform you of your claim decision.
- You can check the status of your claim by visiting <https://metlife.com/MyBenefits> or on the MetLife US app. Search "MetLife" on iTunes® App Store or Google Play to download the app.
- MetLife will keep you informed on the status of your claim and will be in touch with any additional information that is needed.
- MetLife will discuss your Return to Work options and help determine an expected return to work date.



## Ongoing Evaluation

- MetLife will periodically contact you and your health care provider(s) to evaluate your status, treatment plan and functional abilities.
- MetLife will contact you by phone and send a letter to inform you of changes in claim status, such as an extension or closure.
- If you are receiving STD benefits and continue to remain disabled after 182 days, you may be eligible for Long-Term Disability (LTD) benefits if enrolled in the state plan. Should this occur, MetLife will automatically refer your STD claim for an LTD internal claim review.
- You will be contacted to discuss your claim and if you are expected to remain disabled, the appropriate information and forms will be mailed to you to initiate your LTD claim\*\*; if applicable, LTD forms will be mailed after approximately 13 weeks of STD.
- You can track status of your claim online or on the MetLife US App. Search "MetLife" on iTunes® App Store or Google Play to download the app.

\*\*If you have an existing LTD claim, you will be asked to provide Annual Proof of Disability (POD). Ongoing claim management may be completed more frequently should claim circumstances change. This means that MetLife will periodically request that you provide updated medical information from your health care provider(s) and other information for ongoing medical management and vocational assessment.



## Return to Work

- You may be required to participate in a rehabilitation/ Return to Work Program. You may be contacted by your claims specialist, a nurse clinician and/or a vocational rehab consultant to discuss your return to work options, where appropriate.
- Before you return to work, please contact your HR coordinator/manager to review the Return to Work procedures and ensure you comply with the requirements.
- Contact MetLife to advise of your Return to Work date.
  - If there are no restrictions on your return to work, contact your HR coordinator/manager and confirm the date you will return.
  - If there are restrictions on your return to work form, MetLife will confirm whether the State of TN can accommodate those restrictions. Your HR coordinator/manager will contact you regarding return to work status.



## If Your Claim is Denied

- MetLife will contact you by phone and send a letter to explain why your claim was denied and provide information about how you may file an appeal.
- Your appeal must be received by MetLife within 180 days from the date of your decision letter and sent to:

MetLife Disability  
P.O. Box 14592  
Lexington, KY 40511-4592  
Fax: 1-844-380-0569 or Email: [DisabilityAppeals@metlife.com](mailto:DisabilityAppeals@metlife.com)

- MetLife will send you a letter to let you know when your appeal has been received and when to expect an appeal decision.

**For more information on this process, contact MetLife's State of Tennessee service line at 1-855-700-8001.**



## DISABILITY BENEFITS - Frequently Asked Questions

### 1. When do Short Term Disability benefits begin and how long do they continue?

- ❑ Benefits begin after the end of the elimination period and once all accrued paid leave is exhausted. The Elimination Period means “the period of your disability during which MetLife does not pay benefits.” It’s your waiting period. The Elimination Period starts on the day you become disabled and runs concurrently with any pay received for Accrued Leave, Sick Leave and Compensatory Leave or pay withdrawn from the Sick Leave Bank. For Short Term Disability, there are two Elimination Period options available to employees:
  - Option A has an Elimination Period of 14 days for both accident and sickness.
  - Option B has an Elimination Period of 30 days for both accident and sickness.

The length of the Elimination Period affects the premium rate. A shorter Elimination Period means your monthly premium will be higher. A longer Elimination Period means you pay a lower monthly premium because you wait longer to receive a benefit.

The maximum benefit period is 26 weeks and begins on the benefit start date, which is the day after you satisfy the Elimination Period. Please note – because every disability is different, not every disability may last for the maximum period.

### 2. When do Long Term Disability benefits begin and how long do they continue?

- ❑ Benefits begin after the end of the elimination period and once all accrued paid leave is exhausted. The Elimination Period means “the period of your disability during which MetLife does not pay benefits.” It’s your waiting period. The Elimination Period starts on the day you become disabled and runs concurrently with any pay received for Accrued Leave, Sick Leave and Compensatory Leave or pay withdrawn from the Sick Leave Bank. For Long Term Disability, there are two Elimination Period options available to employees:
  - Option 1 and 3 have an Elimination Period of 90 calendar days.
  - Option 2 and 4 have an Elimination Period of 180 calendar days.

The length of the Elimination Period affects the premium rate. A shorter Elimination Period means your monthly premium will be higher. A longer Elimination Period means you pay a lower monthly premium because you wait longer to receive a benefit.

Your plan’s maximum benefit period is dependent on your age on your date of disability. Disabled prior to age 65, then to Social Security Normal Retirement Age (SSNRA); Age 65, 24 months; Age 66, 21 months; Age 67, 18 months, Age 68, 15 months; age 69+, 12 months. Please note – because every disability is different, not every disability may last for the maximum period.

### 3. What is my Pre-Disability Salary, and when is it determined?

- ❑ Your gross base annual salary is defined as your Pre-Disability Salary. The gross base annual salary you make on September 1 of each calendar year determines the benefit you are eligible for beginning October 1 of each calendar year.
  - For new hires, Pre-Disability Salary will be based on your date-of-hire salary, and coverage will be effective after you complete one full calendar month of employment.
  - Annually, there will be a benefit and premium level adjustment. If your salary has changed from the prior year, your benefit and premium will change accordingly using the gross base annual salary you make on September 1. This adjustment will become effective on October 1.

### 4. I have “Leave” time accrued. Does this affect my Short Term and Long Term Disability benefit?

- ❑ Yes. You ARE required to use all of your accrued leave before your disability payments begin. This includes Sick Leave, Accrued Leave, and Compensatory Leave. Any accrued leave that extends beyond the STD or LTD benefit start date will be an offset to the STD or LTD benefit. You will not be paid from two different sources for your disability. Your disability benefit payment from MetLife will begin after your pay from any accrued leave ends.

Every Employee’s situation is different. Consider how much accrued sick and annual leave you have when deciding whether to purchase Short Term and/or Long Term Disability Insurance.

### 5. Will using days from the “Sick Leave Bank” impact my STD and LTD benefit payments?

- ❑ You are NOT required to use days from the Sick Leave Bank. However, if you withdraw days from your Sick Leave Bank, any Sick Leave Bank days that extend beyond the STD or LTD benefit start date will be an offset to the STD or LTD benefit. You will not be paid from two different sources for your disability. Your disability benefit payment from MetLife will begin after your pay from the Sick Leave Bank ends.

### 6. Can I receive benefits if I return to work part-time?

- ❑ Yes. MetLife will work with you to determine if you qualify to receive any benefits and what those benefits are.

### 7. How does Short Term and Long Term Disability work with FMLA?

- ❑ If you are on FMLA due to your own disability you may be eligible to receive disability benefits if you meet the definition of disability per the plan. If you are on FMLA for any other reason, such as care of a family member for example, you are not eligible to receive disability benefits. While on FMLA leave, you will be billed for Disability coverage just as you are for other benefits, such as Medical and Dental.

You can take FMLA leave when your child is born, and therefore, you can use disability benefits due to the birth of a child. If you use FMLA for any reason other than a disability related to you, let’s say you need to care for a family member, then you may continue your STD coverage while you are on leave. You will be billed for Disability premiums just as you are with other benefits offered such as Dental or Life.