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 worked day. 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

Example No. 1

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

<table>
<thead>
<tr>
<th>Period</th>
<th>Weeks</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability Period</td>
<td>1</td>
<td>(6 weeks)</td>
</tr>
<tr>
<td>Elimination Period</td>
<td>4</td>
<td>(4 weeks)</td>
</tr>
<tr>
<td>Benefit Period</td>
<td>2</td>
<td>(2 weeks)</td>
</tr>
<tr>
<td>Accrued Leave</td>
<td>6</td>
<td>(6 weeks)</td>
</tr>
<tr>
<td>Payable Benefit Period</td>
<td></td>
<td>(0 weeks)</td>
</tr>
</tbody>
</table>

Example No. 2

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

<table>
<thead>
<tr>
<th>Period</th>
<th>Weeks</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability Period</td>
<td>1</td>
<td>(8 weeks)</td>
</tr>
<tr>
<td>Elimination Period</td>
<td>4</td>
<td>(4 weeks)</td>
</tr>
<tr>
<td>Benefit Period</td>
<td>4</td>
<td>(4 weeks)</td>
</tr>
<tr>
<td>Accrued Leave</td>
<td>1</td>
<td>(1 week)</td>
</tr>
<tr>
<td>Payable Benefit Period</td>
<td></td>
<td>(4 weeks)</td>
</tr>
</tbody>
</table>

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.

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

What is the benefit period of pregnancy?

The benefit period for pregnancy disabilities is based on the amount of accrued leave (due/delivery date) and any other leave (sick leave and comp time) that has been exhausted.

What is the elimination period for pregnancy disabilities?

The elimination period for pregnancy disabilities is 14 days, except in the case of cesarean delivery where it is 14 days.

What is the difference in the amount of disability benefits between a cesarean delivery and a normal delivery?

In a normal delivery, disability benefits are payable for 6 weeks from the date of delivery. In a cesarean delivery, disability benefits are payable for 8 weeks from the date of delivery.

What happens if I have complications that result in a need to take leave before my child is born?

If complications arise and you need to take leave before your child is born, MetLife will use the medical information you provide to evaluate your disability. MetLife will notify your employer and request medical information to determine your eligibility for disability benefits.

What should I do if I am unable to work due to pregnancy complications?

If you are unable to work due to pregnancy complications, 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.

What if I am unable to work due to pregnancy complications and I already have a disability claim?

If you are already on disability due to another condition and you become unable to work due to pregnancy complications, you should inform your case manager of the pregnancy and provide any additional medical information needed to evaluate your disability. MetLife will use the medical information to make a claim decision.

What if I am in the process of filing a disability claim and I become pregnant?

If you are in the process of filing a disability claim and you become pregnant, you should inform your case manager of the pregnancy and provide any additional medical information needed to evaluate your disability. MetLife will use the medical information to make a claim decision.

What if I am pregnant and I want to file a disability claim?

If you are pregnant and want to file a disability claim, 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.

What if I am pregnant and I am already on disability due to another condition?

If you are already on disability due to another condition and you become pregnant, you should inform your case manager of the pregnancy and provide any additional medical information needed to evaluate your disability. MetLife will use the medical information to make a claim decision.

What if I am pregnant and I want to file a disability claim, but I already have a disability claim for another condition?

If you are pregnant and want to file a disability claim for another condition, you should inform your case manager of the pregnancy and provide any additional medical information needed to evaluate your disability. MetLife will use the medical information to make a claim decision.

What if I am pregnant and I am already on disability due to another condition, but I want to file a disability claim for pregnancy?

If you are already on disability due to another condition and you want to file a disability claim for pregnancy, you should inform your case manager of the pregnancy and provide any additional medical information needed to evaluate your disability. MetLife will use the medical information to make a claim decision.

What if I am pregnant and I am already on disability due to another condition, but I want to file a disability claim for pregnancy and another condition?

If you are already on disability due to another condition and you want to file a disability claim for pregnancy and another condition, you should inform your case manager of the pregnancy and provide any additional medical information needed to evaluate your disability. MetLife will use the medical information to make a claim decision.

What if I am pregnant and I am already on disability due to another condition, but I want to file a disability claim for pregnancy and another condition, but I am also working?

If you are already on disability due to another condition, working, and you want to file a disability claim for pregnancy and another condition, you should inform your case manager of the pregnancy and provide any additional medical information needed to evaluate your disability. MetLife will use the medical information to make a claim decision.

What if I am pregnant and I am already on disability due to another condition, but I want to file a disability claim for pregnancy and another condition, but I am also working and have accrued leave?

If you are already on disability due to another condition, working, have accrued leave, and you want to file a disability claim for pregnancy and another condition, you should inform your case manager of the pregnancy and provide any additional medical information needed to evaluate your disability. MetLife will use the medical information to make a claim decision.

What if I am pregnant and I am already on disability due to another condition, but I want to file a disability claim for pregnancy and another condition, but I am also working and have accrued leave, but I also have sick leave and comp time?

If you are already on disability due to another condition, working, have accrued leave, sick leave, and comp time, and you want to file a disability claim for pregnancy and another condition, you should inform your case manager of the pregnancy and provide any additional medical information needed to evaluate your disability. MetLife will use the medical information to make a claim decision.

What if I am pregnant and I am already on disability due to another condition, but I want to file a disability claim for pregnancy and another condition, but I am also working, have accrued leave, sick leave, and comp time, but I also have other factors that may affect my ability to work?

If you are already on disability due to another condition, working, have accrued leave, sick leave, and comp time, have other factors that may affect your ability to work, and you want to file a disability claim for pregnancy and another condition, you should inform your case manager of the pregnancy and provide any additional medical information needed to evaluate your disability. MetLife will use the medical information to make a claim decision.
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