

For State of Tennessee employees

PARTNERS FOR HEALTH

Enroll within your
initial 30 day eligibility
enrollment period



Help protect your income and lifestyle with disability insurance.

Coverage that can help protect your income when you are unable to work.

 Mortgage or rent  Childcare  Grocery bills

Preparing for the unexpected is important. Even when budgets are tight, it's a good idea to have a backup plan. If the unthinkable happens and you were unable to work due to an accident or illness, short-term and long-term disability insurance can help you protect your finances and lifestyle.

The State of Tennessee offers short-term and long-term disability insurance through MetLife. You have a chance to apply for coverage during your 30 day eligibility enrollment period by completing a full Statement of Health application. Additional medical review may be required.

Short-term and long-term disability insurance can help ensure you still receive part of your salary¹, so you can continue paying your bills and providing for your family. Note: You must use all your accrued leave (annual leave, sick leave, compensatory time) before disability benefit payments will begin.

Plus, you'll also be able to take advantage of rehabilitation incentives to help provide financial protection.²

Ready to help insure your salary?

Follow the steps on the reverse side of this letter.
It's easy as 1-2-3.

What we will provide:

STD — Two options to choose from:

Option A: 60% of your weekly pre-disability salary; coverage starts after 14 calendar days

Option B: 60% of your weekly pre-disability salary; coverage starts after 30 calendar days

LTD — Four options to choose from:

Option 1: 60% of your weekly pre-disability salary; coverage starts after 90 calendar days

Option 2: 60% of your weekly pre-disability salary; coverage starts after 180 calendar days

Option 3: 63% of your weekly pre-disability salary; coverage starts after 90 calendar days

Option 4: 63% of your weekly pre-disability salary; coverage starts after 180 calendar days

Short-Term/Long-Term Disability Insurance

Coverage that can help protect your income when you are unable to work due to illness or injury.

Complete these steps for enrollment:

Step 1: Complete your application in Edison ESS within 30 days of your eligibility date.

Step 2: Once you apply, MetLife will mail you the full Statement of Health form. A full Statement of Health form is required for all new applicants and current participants who wish to increase coverage.

Step 3: Your completed Statement of Health form must be emailed or mailed to MetLife within 2 weeks of receiving your Statement of Health form.

Your enrollment application will remain pending until we review and accept your form. If approved, you'll receive confirmation of enrollment from the State of Tennessee. The confirmation will include the disability plan name and effective date.

How much will you need?

A good rule of thumb is to buy enough disability insurance to cover your essential monthly expenses (e.g., mortgage, food, utilities and car payments). For most people, that's about **60%–80% of their income**.

What's the right amount for you?



Learn more about short-term and long-term disability insurance and use the calculator tool at www.metlife.com/stateoftn.

You can also view real-life stories, frequently asked questions and find other additional resources.

1. In the event you suffer a covered disability.
2. Subject to policy provisions.

Like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your agency benefits coordinator for complete costs and details. You must use all your accrued leave (annual leave, sick leave, compensatory leave) before disability benefit payments will begin.



Short-Term and Long-Term Disability State of Tennessee – State Employees 2022 Plan Insurance Overview and Cost of Coverage

Short-Term and Long-Term Disability Insurance are designed to provide you with continuing income while you are out of work due to an illness or accident. Usually, Long-Term Disability benefits pick up where Short-Term Disability benefits leave off.

Learn more about the coverage options available to you, special plan features and services and costs for coverage.

Calculate your estimated monthly premium payment, which will be conveniently deducted from your paycheck.

Apply in Edison ESS within 30 days of your eligibility date.

Coverage options:

Short-Term Disability Insurance

	Option A	Option B
Eligibility	All employees working not less than 30 hours/week; seasonal employees hired prior to July 1, 2015, with 24 months of service and certified by their appointing authority to work at least 1,450 hours per fiscal year (July-June); or deemed eligible by applicable federal law, state law, or action of the State Insurance Committee.	
% of Gross Annual Base Salary¹ Paid Weekly	60% of salary paid weekly	
Maximum Weekly Benefit	Up to \$2,500	
Minimum Weekly Benefit²	\$25	
Elimination Period	14 calendar days	30 calendar days
Maximum Benefit Period	26 weeks	
Evidence of Insurability (EOI)³	Guaranteed Issue (no health questions asked) for New Hires who enroll within 30 days of eligibility date. A full Statement of Health is required for new applicants and for current participants electing a higher plan of benefit during the 2022 Annual Enrollment period.	
Pre-Existing Condition⁴	None	

¹ For 2022 Annual Enrollment period, annual salary will be based on your salary as of September 1, 2021. Coverage, if approved by MetLife, will be effective January 1, 2022. If additional medical review is required, your effective date could be later than January 1, 2022.

² The Minimum Weekly Benefit will not apply if you are receiving 100% of Your Predisability Salary under the Policyholder's paid leave policy, which includes annual, sick and comp time.

³ MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

⁴ Pre-existing Condition means a Sickness or accidental injury for which you: 1) received medical treatment, consultation, care or services; or took prescribed medication or had medications prescribed; in the 3 months before Your insurance under the certificate takes effect.

Cost of coverage: Short-Term Disability Insurance

Short-Term Disability Insurance Cost is based on the plan Option you elect.

Short-Term Disability cost per \$100 of member's covered monthly salary	
Option A: 60%, 14 day elimination period	\$.41
Option B: 60%, 30 day elimination period	\$.33

Calculate your monthly premium for Short-Term Disability Insurance

For this example, we're using an employee earning \$45,000 annually, selecting Option A

Steps	Example	Work Space
1. Determine your Covered Monthly Salary <i>(Annual Salary⁵ divided by 12.) If your Annual Salary exceeds \$216,666.84 enter \$18,055.57 as your Covered Monthly Salary.⁶</i>	$\$45,000 \div 12 =$ \$3,750	
2. Divide Covered Monthly Salary by \$100 to get your per \$100 of Covered Monthly Salary	$\$3,750 \div 100 =$ \$37.50	
3. Calculate your approximate monthly premium <i>(Multiply your per \$100 of Covered Monthly Salary by the appropriate rate based on Option elected)</i>	$\$37.50 \times \$.41 =$ \$15.38	

⁵ For 2022 Annual Enrollment period, annual salary will be based on your salary as of September 1, 2021. Coverage, if approved by MetLife, will be effective January 1, 2022. If additional medical review is required, your effective date could be later than January 1, 2022.

⁶ The amount of STD benefit may not exceed the Maximum Weekly Benefit established under the plan of \$2,500 regardless of your annual salary amount. Therefore, the maximum covered monthly salary eligible for benefit is \$18,055.57 or \$216,666.84 annually. This will be the same for Option A or B.

Long-Term Disability Insurance

	Option 1	Option 2	Option 3	Option 4
Eligibility	All employees working not less than 30 hours/week; seasonal employees hired prior to July 1, 2015, with 24 months of service and certified by their appointing authority to work at least 1,450 hours per fiscal year (July-June); or deemed eligible by applicable federal law, state law, or action of the State Insurance Committee.			
% of Gross Annual Base Salary¹ Paid Monthly	60% of salary paid monthly		63% of salary paid monthly	
Maximum Monthly Benefit	Up to \$7,500 per month (covers annual salary of \$150,000)		Up to \$10,000 per month (covers annual salary of \$190,476.24)	
Minimum Monthly Benefit²	Greater of 10% of benefit or \$100 per month			
Elimination Period	90 calendar days	180 calendar days	90 calendar days	180 calendar days
Own Occupation	24 months	24 months	36 months	36 months
Duration of Benefit	Disabled prior to Age 65, benefits end at Social Security Normal Retirement Age. Disabled at Age 65, benefits end after 24 months; Age 66, 21 months; Age 67, 18 months; Age 68, 15 months; age 69+, after 12 months			
Evidence of Insurability (EOI)³	Guaranteed Issue (no health questions asked) for New Hires who enroll within 30 days of eligibility date. A full Statement of Health is required for new applicants and for current participants electing a higher plan of benefit during the 2022 Annual Enrollment period.			
Pre-Existing Condition⁴	3 months prior to effective date and 12 months from effective date			

¹ For 2022 Annual Enrollment period, annual salary will be based on your salary as of September 1, 2021. Coverage, if approved by MetLife, will be effective January 1, 2022. If additional medical review is required, your effective date could be later than January 1, 2022.

² The Minimum Monthly Benefit will not apply if you are receiving 100% of Your Predisability Salary under the Policyholder's paid leave policy, which includes annual, sick and comp time

³ MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

⁴ Pre-existing Condition means a Sickness or accidental injury for which you: 1) received medical treatment, consultation, care or services; or took prescribed medication or had medications prescribed; in the 3 months before Your insurance under the certificate takes effect.

Cost of coverage: Long-Term Disability Insurance

Long-Term Disability Insurance Cost is based on the plan Option you elect and your age as of September 1. Your age will be adjusted each subsequent year on September 1 and your cost will increase effective October 1 in each year that you age into the next cost bracket.

Employee's age (per \$100 of covered monthly salary)										
	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Option 1, 60%, 90 day elimination period	\$.12	\$.12	\$.23	\$.34	\$.43	\$.53	\$.63	\$.84	\$.56	\$.56
Option 2, 60%, 180 day elimination period	\$.09	\$.09	\$.18	\$.27	\$.34	\$.42	\$.50	\$.66	\$.44	\$.44
Option 3, 63%, 90 day elimination period	\$.14	\$.14	\$.28	\$.42	\$.53	\$.65	\$.77	\$ 1.03	\$.68	\$.68
Option 4, 63%, 180 day elimination period	\$.11	\$.11	\$.23	\$.33	\$.42	\$.51	\$.61	\$.81	\$.54	\$.54

Calculate your monthly premium for Long-Term Disability Insurance

For this example, we're using a 52-year-old making \$45,000 annually, selecting Option 3.

Steps	Example	Work Space
1. Determine your Covered Monthly Salary⁶ (Annual Salary⁵ divided by 12) For Option 1 & 2, if your Annual Salary exceeds \$150,000, enter \$12,500. For Option 3 & 4, if your Annual Salary exceeds \$190,476.24, enter \$15,873.02	$\$45,000 \div 12 =$ \$3,750	
2. Divide Covered Monthly Salary by \$100 to get your per \$100 of Covered Monthly Salary	$\$3,750 \div 100 =$ \$37.50	
3. Look up applicable cost, from the LTD chart above, based on Option elected and your age as of September 1 of current year	\$.65	
4. Calculate your approximate Monthly Premium (Per \$100 of coverage from Step 2 x Rate found on table above, from Step 3 for a 52-year-old member selecting Option 3.)	$\$37.50 \times \$.65$ = \$24.38	

⁵For 2022 Annual Enrollment period, annual salary will be based on your salary as of September 1, 2021. Coverage, if approved by MetLife, will be effective January 1, 2022. If additional medical review is required, your effective date could be later than January 1, 2022.

⁶The amount of LTD benefit may not exceed the Maximum Monthly Benefit established under the plan of \$7,500 for Options 1 or 2, or \$10,000 for Options 3 or 4, regardless of your annual salary amount. Therefore, if you select Option 1 or 2, the maximum covered monthly salary eligible for benefit is \$12,500, or \$150,000 annually. If you select Option 3 or 4, the maximum covered monthly salary eligible for benefit is \$15,873.02, or \$190,476.24 annually.



Additional plan benefits

When you are ill or injured for a long time, MetLife believes you need more than a supplement to your income. That's why we offer return to work services and financial incentives to help you get the maximum benefits from your coverage. We also offer assistance in obtaining Social Security Disability benefits.

Services to help you get back to work can include:

Nurse Consultant or Case Manager Services

Specialists who personally contact you, your physician and your employer to coordinate an early return-to-work plan when appropriate.

Vocational Analysis

Help with identifying job requirements and determining how your skills can be applied to a new or modified job with your employer.

Job Modifications/Accommodations

Recommending adjustments (e.g., redesign of work station tools) that enable you to return to your previous job or a similar one.

Retraining

Development programs to help you return to your previous job or educate you for a new one.

Financial Incentives

Allow you to receive Disability benefits or partial benefits while attempting to return to work under certain conditions.

The Services of Social Security Specialists

Once you are approved for Long-Term Disability benefits, MetLife can help you obtain Social Security Disability benefits when appropriate. Our specialists can guide you through the initial application and appeals processes and may also help you access assistance from attorneys or vendors to pursue Social Security benefits.

Frequently asked questions (FAQs)

Is Disability Insurance right for me?

Disability insurance might be right for you if you:

- Have little or no annual or sick leave saved up
- Don't have much in the way of savings or an emergency fund
- Take part in high-risk activities

NOTE: You must use all of your accumulated leave (sick, annual and comp time) before your disability payments begin.

How do I apply for coverage?

Apply online in Edison ESS within 30 days of your eligibility date. Your enrollment application will remain pending until we review and accept your form. If approved, you'll receive confirmation of enrollment from the State of Tennessee. The confirmation will include the disability plan name and effective date.

How do I pay for coverage?

Coverage is paid through payroll deductions.

How is Short-Term Disability defined under this plan?

“Disabled” or “Disability” means that, due to sickness, or as a direct result of accidental injury:

- You are receiving Appropriate Care and Treatment and complying with the requirements of such treatment; and
- You are unable to earn more than 80% of Your Predisability Salary at Your Own Job at the State of Tennessee.

For purposes of determining whether a Disability is the direct result of an accidental injury, the Disability must have occurred within 90 days of the accidental injury and resulted from such injury independent of other causes.

If your occupation requires a license, the fact that you lose your license for any reason will not, in itself, constitute Disability.

How is Long-Term Disability defined under this plan?

“Disabled” or “Disability” means that, due to sickness, or as a direct result of accidental injury:

During the Elimination Period and the next 24 months (or 36 months for Options 3 & 4) of Sickness or accidental injury:

You are unable to perform the duties of your Own Occupation and you are receiving Appropriate Care and Treatment and complying with the requirements of such treatment; or

You are unable to earn more than 80% of your Predisability Salary at your Own Occupation and you are receiving Appropriate Care and Treatment and complying with the requirements of such treatment.

After such period:

You are unable to perform the duties of any occupation for which you are reasonably qualified taking into account your training, education and experience and you are receiving Appropriate Care and Treatment and complying with the requirements of such treatment; or

You are unable to earn more than 60% of your Predisability Salary from any employer in your Local Economy at any gainful occupation for which you are reasonably qualified taking into account your training, education and experience and you are receiving Appropriate Care and Treatment and complying with the requirements of such treatment.

For purposes of determining whether a Disability is the direct result of an accidental injury, the Disability must have occurred within 90 days of the accidental injury and resulted from such injury independent of other causes.

When do Short-Term Disability benefit payments begin and how long do they continue?

Benefit payments begin after the end of the elimination period and once all accrued paid leave (annual, sick leave and comp time) is exhausted. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. Your elimination period for Short-Term Disability is as follows and will depend on which option is chosen:

Option A: 14 calendar days;

Option B: 30 calendar days

The maximum benefit period is 26 weeks. The benefit period starts once the elimination period has been satisfied, but the benefit payments will not start until all accrued paid leave (annual, sick leave and comp time) has been exhausted. Please note – because every disability is different, not every disability may last for the maximum period.

When do Long-Term Disability benefit payments begin and how long do they continue?


Benefit payments begin after the end of the elimination period and once all accrued paid leave is exhausted. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. Your elimination period for Long-Term Disability is as follows and will depend on which option is chosen:

Option 1: 90 calendar days;

Option 2: 180 calendar days;

Option 3: 90 calendar days;

Option 4: 180 calendar days



Your plan's maximum benefit period is dependent on your age on your date of disability. Monthly payments may last to a maximum benefit period of Age 65, or your Social Security Normal Retirement Age after you satisfy the Elimination Period. If you are 65 or older on the date of disability, your maximum benefit period is as follows:

Age 65:	24 months
Age 66:	21 months
Age 67:	18 months
Age 68:	15 months
Age 69 & over:	12 months

The benefit period starts once the elimination period has been satisfied, but the benefit payments will not start until all accrued paid leave (annual, sick leave and comp time) has been exhausted. Please note – because every disability is different, not every disability may last for the maximum period.

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.

Can I enroll for both Short-Term Disability and Long-Term Disability? How does this work?

Yes, you may enroll in both Short-Term Disability (STD) insurance and/or Long-Term Disability (LTD) insurance. Your LTD benefits will not begin until after your STD benefits have been exhausted and your LTD Elimination Period is satisfied. Therefore, if you intend to enroll in both STD and LTD, you should consider enrolling in an LTD option with a 180 day elimination period.

Can my benefits be limited or denied because of a pre-existing condition?

There are no exclusions for pre-existing conditions under the Short-Term Disability Insurance Program. However, your disability insurance coverage will not begin until you are actively at work on or after your normal effective date. This means that there will be no coverage for a disability already in progress on your normal effective date.

There are exclusions for pre-existing conditions under the Long-Term Disability Insurance Program. If you become disabled within the first 12 months of your coverage becoming effective, the plan will not cover a sickness or accidental injury for which you received treatment, consultation or care, or took medications or were prescribed medications in the three months prior to your participation in the plan. A complete description of the LTD pre-existing condition exclusion is included in the Certificate of Insurance and Disability Member Handbook (please visit <https://www.metlife.com/stateoftr/> and follow the link on the right side of the web page to view these documents) or call 1-855-700-8001 between 7:00 a.m. – 10:00 p.m. CST, Monday through Friday. Your disability insurance coverage will not begin until you are actively at work on or after your normal effective date. This means that there will be no coverage for a disability already in progress on your normal effective date.

Are there any exclusions to my Short-Term Disability coverage that could limit my benefits?

Yes. Short-Term Disability insurance does not cover any disability which results from or is caused or contributed to by:

- Acts of War, Insurrections, Riots, Rebellion(s) or Terrorist acts.
Intentionally self-inflicted injuries or attempted suicides.
- Commission of or attempt to commit a felony.

and Disability(ies) caused or contributed to by elective treatments or procedures such as:

- cosmetic surgery or treatment primarily to change appearance;
- reversal of sterilization;
- liposuction;
- visual correction surgery; and
- in vitro fertilization; embryo transfer procedure; or artificial insemination.

However, pregnancies and complications from any of these procedures will be treated as a Sickness.

Also, no payment will be made for a disability caused or contributed to by any injury or sickness for which you are entitled to benefits under Workers' Compensation or a similar law.

For a full list of exclusions, please read the Certificate of Insurance. Please go to <https://www.metlife.com/stateoftr/> and click on the appropriate tile; the certificate can be found under the Documents tab.

Are there any exclusions to my Long-Term Disability coverage that could limit my benefits?

Yes. Long-Term Disability insurance does not cover any disability which results from or is caused or contributed to by:

- Acts of War, Insurrections, Riots, Rebellion(s) or Terrorist acts.
- Intentionally self-inflicted injuries or attempted suicides.
- Commission of or attempt to commit a felony.

Are there any Limitations to my Disability Insurance coverage?

For Short-Term Disability: No

For Long-Term Disability: Yes. If you are disabled due to Alcohol, Drug or Substance Abuse or Addiction or Mental and Nervous Disorders or Diseases, your Disability benefits will be limited to a lifetime maximum equal to the lesser of: 24 months of Disability during Your lifetime for any one or more, or all of the above conditions; or the Maximum Benefit Period.

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. For a comprehensive list of other sources of income which may reduce the STD benefit, please see the Certificate of Insurance at <https://www.metlife.com/stateoftn/>.

The most common Frequently Asked Questions are provided here. A complete list of Frequently Asked Questions can be found at <https://www.metlife.com/stateoftn/>

How to apply for coverage

Apply online in Edison ESS within 30 days of your eligibility date. Your enrollment application will remain pending until we review and accept your form. If approved, you'll receive confirmation of enrollment from the State of Tennessee. The confirmation will include the disability plan name and effective date.

Have questions?

Call the State of Tennessee Dedicated Customer Service Line: 1-855-700-8001 Monday – Friday, 7 a.m. – 10 p.m. CST

The Plan Overview provides only a brief overview of the STD and LTD plans. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

Long-Term Disability and Short-Term Disability coverages are provided under a group insurance policy (Form GPNP99, GPNP15-2T, GPNP15-3T, or G.2130-S) issued to your employer by MetLife. Like most group disability insurance policies, MetLife group policies contain certain exclusions (state variations may apply), waiting periods, exceptions, reductions, limitations and terms for keeping them in force. Ask your MetLife sales representative for complete costs and details.

