



Disability

2018 Short Term and Long Term Disability
Member Handbook For **State** Active Employees

BENEFITS



State of Tennessee

PARTNERS
FOR HEALTH

Welcome!

Financial experts have long recommended Disability Insurance as part of a sound financial plan should you be unable to work due to illness or injury. Your ability to earn an income is indeed one of your most valuable assets.

Following is a summary of the State Group Insurance Short and Long term Disability Insurance Programs.

How does the MetLife Disability Insurance benefit you?

Disability insurance **protects** your income when you cannot work due to illness or injury;

Replaces a portion of income lost due to sickness, pregnancy or accidental injury;

Helps you to **cover your essential living expenses** if you are sick or hurt and cannot work. Examples of these expenses are car payments, mortgage payments, groceries, child care, tuition and more.

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

The Short and Long Term Disability Insurance Programs:

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 monthly pre-disability salary; coverage starts after 90 calendar days

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

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

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

Helpful tools:

- FAQ's and other tools can be found at <https://metlife.com/StateofTN>
- For questions and additional information, please call MetLife's State of Tennessee service line at 1-855-700-8001 (7am-10pm CT, Mon – Fri) or visit <https://metlife.com/StateofTN>

Please be sure to review the Short Term and Long Term Certificates for complete details about this Disability coverage from MetLife. You'll find information about your plan's benefit amounts, estimated rates, terms and conditions. As one of the nation's leading providers of worksite disability benefits⁴ you can count on MetLife to provide you with caring, compassionate and accurate claims service, if and when you experience a disability. <https://metlife.com/StateofTN>

SHORT TERM DISABILITY INSURANCE COVERAGE OPTIONS

SHORT TERM DISABILITY INSURANCE		
	OPTION A	OPTION B
Eligibility	All employees working not less than 30 hours/week; or 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
Duration of Benefit	26 weeks	
Evidence of Insurability (EOI)³	Guaranteed Issue (no health questions asked) for 2018 Annual Enrollment and New Hires who enroll within 31 days of eligibility date. EOI will be required for Late Enrollees and 2018 plan participants who choose a higher plan of benefit during the 2019 Annual Enrollment period.	
Pre-Existing Condition	None	

¹ For 2018 Annual Enrollment period, annual salary will be based on your salary as of September 1, 2017, and coverage will be effective January 1, 2018. See FAQs for new hire and annual adjustment information.

² The Minimum Monthly Benefit will not apply if You are receiving 100% of Your Predisability Salary under the Policyholder's paid leave policy.

³ Enrollment during 2018 Annual Enrollment period is guarantee issue (no health questions asked) for benefits that begin Jan 1, 2018. After the 2018 Annual Enrollment, MetLife will review your information and evaluate your request for coverage based upon your answers to 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.

SHORT DISABILITY INSURANCE RATES The following monthly premiums are effective **1/1/2018 – 12/31/2018**. Your premium will be paid through convenient payroll deduction.

STD COST: PER \$100 OF MEMBER'S COVERED MONTHLY SALARY	
Option A: 60%, 14 day elimination period	\$1.34
Option B: 60%, 30 day elimination period	\$1.08

Calculate your Monthly Premium for Short Term Disability – 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 Salary¹ divided by 12.)</i> <i>If your Annual Salary exceeds \$216,666.84 enter \$18,055.57 as your Covered Monthly Salary.²</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>	$\$37.50 \times \$1.34 =$ \$50.25	

¹ For 2018 Annual Enrollment period, annual salary will be based on your salary as of September 1, 2017, and coverage will be effective January 1, 2018. See FAQs for new hire and annual adjustment information.

² 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 COVERAGE OPTIONS

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, 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			
Evidence of Insurability (EOI)³	Guaranteed Issue (no health questions asked) for 2018 Annual Enrollment period and New Hires who enroll within 31 days of eligibility date, EOI required for Late Enrollees and participants electing a higher plan of benefit during the 2019 Annual Enrollment period.			
Pre-Existing Condition	3 months prior to effective date and 12 months from effective date			

¹ For 2018 Annual Enrollment period, annual salary will be based on your salary as of September 1, 2017, and coverage will be effective January 1, 2018. See FAQs for new hire and annual adjustment information.

² The Minimum Monthly Benefit will not apply if You are receiving 100% of Your Predisability Salary under the Policyholder's paid leave policy.

³ Enrollment during 2018 Annual Enrollment period is guarantee issue (no health questions asked) for benefits that begin Jan 1, 2018. After the 2018 Annual Enrollment, MetLife will review your information and evaluate your request for coverage based upon your answers to 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.

LONG TERM DISABILITY INSURANCE RATES - The following monthly premiums are effective **1/1/2018 – 12/31/2018**. Your premium will be paid through convenient payroll deduction. 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.

LTD: 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	\$.20	\$.20	\$.40	\$.59	\$.75	\$.92	\$ 1.10	\$ 1.46	\$.97	\$.97
Option 2, 60%, 180 day elimination period	\$.16	\$.16	\$.31	\$.46	\$.59	\$.72	\$.86	\$ 1.14	\$.76	\$.76
Option 3, 63%, 90 day elimination period	\$.24	\$.24	\$.49	\$.72	\$.91	\$ 1.12	\$ 1.34	\$ 1.78	\$ 1.18	\$ 1.18
Option 4, 63%, 180 day elimination period	\$.19	\$.19	\$.39	\$.57	\$.72	\$.89	\$ 1.06	\$ 1.41	\$.94	\$.94

How to calculate your Monthly Premium for Long Term Disability Insurance – For this example we are using an employee making \$45,000 annually, selecting Option 3.

STEPS	EXAMPLE	WORK SPACE
1. Determine your Covered Monthly Salary (Annual Salary ³ 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. ⁴	$\$45,000 \div 12 = \mathbf{\$3,750}$	
2. Divide Covered Monthly Salary by \$100 to get your per \$100 of Covered Monthly Salary	$\$3,750 \div 100 = \mathbf{\$37.50}$	
3. Look up applicable cost, from the LTD chart on the previous page, based on Option elected and your age as of September 1 of current year	$\mathbf{\$1.12}$	
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.)	$\$37.50 \times \$1.12 = \mathbf{\$42.00}$	

³ For 2018 Annual Enrollment period, annual salary will be based on your salary as of September 1, 2017, and coverage will be effective January 1, 2018. See FAQs for new hire and annual adjustment information.

⁴ The 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.

How to file a Disability Claim

- Call the **MetLife Claims Center** at the dedicated number: 1-855-700-8001
- The **Claims Center** is available
7:00 am – 10:00 pm CT, Monday – Friday
- You can also file an **Online Claim** at <https://mybenefits.metlife.com/MyBenefits>
- You can file a **Paper Claim** by downloading a form from <https://mybenefits.metlife.com/MyBenefits>. Send your completed claim form to the MetLife Claim’s office address and / or fax number below.:

Metropolitan Insurance Company
PO Box 14590
Lexington, KY 40512

Fax: 1-800-230-9531

- You can track the status of your claim online or on the **MetLife US App**. Search "MetLife" on iTunes® App Store or Google Play to download the app.

Information we may need from you

- **Personal Information** - Name, address, telephone number, social security number, employee identification number and job title.
- **Job Information** - Workplace location and address, work schedule, supervisor’s name and telephone number, and date of hire.
- **Sickness/Injury Information** - Last day worked, nature of the illness/absence, how, when, and where the injury occurred, when the disability commenced and actual or approximate date you anticipate returning to work (if known).
- **Treatment Provider Information** - Name, address, telephone number, and fax number for each treating Health Care Provider.
- **Authorization to Release Your Medical Information** - the release of your medical information to MetLife may be required. You should inform your Health Care Provider(s) that MetLife will be administering your claim or leave and that you authorize the release of your medical information to the MetLife claims office.

Important answers to some common questions

What do the terms “Disabled” and “Disability” mean? How are they defined?

For Short Term Disability

“Disabled” or “Disability” means that, due to sickness, or as a direct result of accidental injury, you cannot perform the duties of your Own Job at the State of Tennessee and cannot earn more than 80% of your Pre-Disability Salary.

You will need to receive Appropriate Care and Treatment from a doctor and comply with this treatment.

For Long Term Disability

“Disabled” or “Disability” means that, due to sickness, or as a direct result of accidental injury, you cannot perform the duties of your Own Occupation for any employer in your Local Economy during the Elimination Period and the next 24 months or 36 months (depending on the LTD plan you choose) or cannot earn 80% or more of your Pre-Disability Salary.

At the end of the Own Occupation period, you will be considered “Disabled” if you cannot perform the duties of Any Occupation for which you are reasonably qualified; taking into account your training, education and experience; for any employer in your local economy, or cannot earn 60% or more of Your Pre-Disability Salary.

You will need to receive Appropriate Care and Treatment from a doctor and comply with this treatment.

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, annual salary will be based on your date-of-hire salary, and coverage will be effective after you complete one full calendar month of employment.

Every year there will be a benefit and premium level adjustment on September 1. If your salary has changed from the prior year, your benefit and premium will change accordingly. This adjustment will become effective on October 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 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 periods for Short Term Disability are as follows and will depend on which plan is chosen:

- Option A: 14 calendar days;
- Option B: 30 calendar days;

The maximum benefit period is 26 weeks. Please note – because every disability is different, not every disability may last for the maximum period.

For a full list of Frequently Asked Questions (FAQ's) please visit <https://metlife.com/StateofTN>

Important answers to some common questions

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 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 periods for Long Term Disability are 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. 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.

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

Yes. You must use all of your accrued leave. This includes all sick, annual, and any compensatory leave before your disability payments begin. You will not be paid from two different sources for your disability. Your disability payment 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.

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

Yes. If you withdraw days from a sick leave bank, there will not be a disability benefit paid for the number of days withdrawn since you will be receiving full pay from the sick leave bank. You will not receive pay from two different sources for your disability. Your disability payment will begin after your pay from the sick leave bank ends.

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 Dental or Life.

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

Yes, as long as you are disabled and meet the terms of your Disability plan, you may qualify for adjusted Disability benefits.

Are there any Limitations for Pre-Existing Conditions?

For Short Term Disability: No.

For Long Term Disability: Yes. 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 3 months prior to your participation in the plan.

For a full list of FAQ's please visit <https://metlife.com/StateofTN>

Important answers to some common questions

Are there any exclusions to my Short Term and Long Term Disability coverage?

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

- War, whether declared or undeclared, or act of war, insurrection, rebellion or terrorist act;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Commission of or attempt to commit a felony;
- We will not pay any Disability caused or contributed to by elective treatment 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.

For a complete list of exclusions, please see the Certificate of Insurance.

For a full list of FAQ's please visit <https://metlife.com/StateofTN>

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. The Certificate of Insurance can be found on the ParTNersForHealth website <http://www.partnersforhealthtn.gov/> and on <https://metlife.com/StateofTN>. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

Like most group disability insurance policies, MetLife group policies contain certain exclusions (state variations may apply), waiting periods, reductions, limitations and terms for keeping them in force. Ask your Agency Benefits Coordinator for complete costs and details.