

Short-term and Long-term Disability

State of Tennessee – 2025 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.

State of Tennessee will continue to pay premiums for long-term disability Option 3 for central state government and state higher education employees in 2025. Employees enrolled in LTD Options 1, 2 or 4 and/or short-term disability are responsible for the monthly premium.

Annual Enrollment Period Oct. 1 – Oct. 18, 2024

You will continue enrollment in the plans in which you are currently enrolled unless you make a change during the Annual Enrollment period.

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

Long-term Disability: The state will pay the premiums for LTD Option 3, in 2025, for central state government and state higher education employees. Central state government and state higher education employees may elect option 1, 2 or 4 and be responsible for all premium payments. State offline agency employees will be responsible for all premium payments for option 1, 2, 3 or 4. State offline agency employees must complete a Statement of Health if applying for the first time during Annual Enrollment or choosing during Annual Enrollment to switch to a better benefit plan if already enrolled in LTD.

Short-term Disability: Apply in Edison Employee Self Service Oct. 1 – 18, 2024 and submit your completed Statement of Health form to MetLife by Nov. 15, 2024.

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 Insurability³	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 in Option B electing Option A during the 2025 Annual Enrollment period.	
Benefit Pre-Existing Condition⁴	Benefits are not excluded due to a pre-existing condition.	

1. For 2025 Annual Enrollment period, annual salary will be based on your salary as of Sept. 1, 2024. Coverage, if approved by MetLife, will be effective Jan. 1, 2025. If additional medical review is required, your effective date could be later than Jan. 1, 2025.
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.

Special considerations:

If you work in a state with state-mandated disability or paid medical leave benefits (“State Benefits*”), you should carefully consider whether to enroll for this coverage. If you are eligible for State Benefits, you must apply if required by state law. If permitted, your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

*These jurisdictions include, but may not be limited to, California, Colorado, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Delaware and Minnesota as of 1/1/26, Maine as of 5/1/26, and Maryland as of 7/1/26).

Cost of coverage: Short-term Disability Insurance

Short-term Disability Insurance cost is based on the plan option you elect.

STD (cost per \$100 of member’s covered monthly salary)	
Option A 60%/14 days	\$.41
Option B 60%/30 days	\$.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.)</i> <i>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 2025 Annual Enrollment period, annual salary will be based on your salary as of Sept. 1, 2024. Coverage, if approved by MetLife, will be effective Jan. 1, 2025. If additional medical review is required, your effective date could be later than Jan. 1, 2025.
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 (Premiums Paid by Employee)	Option 2 (Premiums Paid by Employee)	Option 3 (Premiums Paid by State for Central State Government and State Higher Education Employees)	Option 4 (Premiums Paid by Employee)
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	Guaranteed issue (no health questions asked)			
Benefit Pre-Existing Condition³	Benefits are not payable for a disability that results from a pre-existing condition if member has been actively at work for less than 12 consecutive months after disability insurance became effective.			

1. For 2025 Annual Enrollment period, annual salary will be based on your salary as of Sept. 1, 2024. Coverage will be effective Jan. 1, 2025.
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. 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

Employees will continue enrollment in the plans in which they are currently enrolled unless a change is made during Annual Enrollment. Central state government and state higher education employees will not be required to answer health questions.

Benefit payment will be determined based on your annual salary as of Sept. 1, 2024.⁴ The maximum covered monthly salary is \$15,873.02, or \$190,475.24 annually for long-term disability option 3.⁵

Benefits received after Jan. 1, 2024 for new claimants under LTD Option 3 – Employer Paid will be considered taxable income for central state government and state higher education employees. Benefits received under LTD Options 1, 2 or 4 will not be considered taxable income⁶.

The state will continue to pay for 100% of the monthly premiums for LTD Option 3 for central state government and state higher education employees.

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 days Employee Premium	\$.06	\$.06	\$.12	\$.17	\$.22	\$.27	\$.32	\$.42	\$.28	\$.28
Option 2, 60%/180 days Employee Premium	\$.05	\$.05	\$.09	\$.14	\$.17	\$.21	\$.25	\$.33	\$.22	\$.22
Option 3, 63%/90 days Employee Premium for State Offline Agencies	\$.07	\$.07	\$.14	\$.21	\$.27	\$.33	\$.39	\$.52	\$.34	\$.34
Option 3, 63%/90 days Employee Premium for Central State Government and State Higher Education	\$.00	\$.00	\$.00	\$.00	\$.00	\$.00	\$.00	\$.00	\$.00	\$.00
Option 3, 63%/90 days Employer Premium for Central State Government and State Higher Education	\$.278	\$.278	\$.278	\$.278	\$.278	\$.278	\$.278	\$.278	\$.278	\$.278
Option 4, 63%/180 days Employee Premium	\$.06	\$.06	\$.12	\$.17	\$.21	\$.26	\$.31	\$.41	\$.27	\$.27

4. For 2025 Annual Enrollment period, annual salary will be based on your salary as of Sept. 1, 2024.

5. The amount of Long-Term Disability 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.

6. Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. You should confer with your qualified legal, tax and accounting advisors as appropriate.



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

Is disability insurance right for me?

Disability insurance might be right for you if you:

- Have little or no annual or sick leave saved
- 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) and paid parental leave before your disability payments begin.

How do I apply for short-term disability insurance coverage?

Enroll in short-term disability during your initial eligibility. Coverage will become effective the first of the following month.

After your initial eligibility period, you can apply for short-term disability online in Edison Employee Self Service if you experience an acquire event or loss of eligibility for other coverage event. If applying due to experiencing one of these events, your completed Statement of Health for short-term disability coverage, if elected, must be emailed or mailed to MetLife within 30 days. Coverage, if approved by MetLife, will be the first of the following month. If additional medical review is required, your effective date could be later.

You can also apply during the Annual Enrollment period (Oct. 1 – Oct. 18, 2024). The Annual Enrollment deadline is Oct. 18 at 4:30 p.m. Central Time. Your completed Statement of Health for short-term disability coverage, if elected, must be emailed or mailed to MetLife by Nov. 15, 2024. Coverage for approved short-term disability insurance will be Jan. 1, 2025 or later if additional medical review is required.

How do I pay for coverage?

Coverage for short-term disability and long-term disability options 1, 2 and 4 is paid through state payroll deductions. The state pays for LTD Option 3 for central state government and state higher education employees.

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) and paid parental leave are 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) and paid parental leave are 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) and paid parental leave are 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 insurance and/or long-term disability insurance. Your long-term disability benefits will not begin until after your short-term disability benefits have been exhausted and your long-term disability Elimination Period is satisfied.

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

There are no benefit 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 long-term disability pre-existing condition exclusion is included in the Certificate of Insurance and Disability Member Handbook (please visit <https://www.metlife.com/stateoftn/> and follow the link on the right side of the web page to view these documents) or call 1-855-700-8001 between 7 a.m. – 10 p.m. Central Time, 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.

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/stateoftn/> 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, such as worker's compensation, unemployment insurance and sick leave bank. For a comprehensive list of other sources of income which may reduce your disability insurance, 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/>.

Have questions?

Call the state of Tennessee dedicated customer service line: 1-855-700-8001 Monday – Friday, 7 a.m. – 10 p.m. Central Time.

This Plan Summary provides only a brief overview of the Short-Term Disability and Long-Term Disability plans. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance, Summary Plan Description and/or other plan documents. 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. This LTD and STD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your LTD and STD contributions cease (if applicable), or upon termination of the group contract by your employer. Like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, exceptions, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for complete costs and details.

