MetLife

Short Term and Long Term Disability

State of Tennessee


ABC Training, July/August 2017
WHY IS DISABILITY INCOME INSURANCE SO IMPORTANT?

- **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. An example of expenses are car payments, mortgage payments, groceries, child care, tuition and more.

- **Short Term Disability** insurance replaces a portion of your income during disability for up to 26 weeks.

- **Long Term Disability** insurance replaces a portion of your income for disabilities that last for an extended period of time.
Is Disability Insurance right for me?
Disability insurance might be right for you if you...
• Are part of a single income home
• Have little or no sick leave saved up
• Don’t have much in the way of savings or an emergency fund
• Participate in high-risk activities

How is Short Term Disability Defined?

Short Term Disability (STD) is insurance designed to insure your income. For The State of Tennessee, it replaces 60% of your weekly salary, up to a maximum benefit of $2,500 per week. After satisfying either a 14 or 30 calendar day Elimination Period during the initial weeks of a disability, the benefit will pay up to a maximum duration of 26 weeks. A Member is considered Disabled, if due to an illness or accidental injury, he or she is unable to perform the duties of his or her Own Job at the State of Tennessee, and unable to earn 80% or more of his or her Pre-Disability Salary.

How is Long Term Disability Defined?

Long Term Disability (LTD) is insurance designed to insure your income. Specifically, LTD is for Disabilities that last beyond the STD maximum benefit period. These Disabilities generally last for a much longer period of time which could be up “To Age 65” or your Social Security Normal Retirement Age (SSNRA), after satisfying a 90 or 180 day Elimination Period. During the Elimination Period and the next 24 months (or 36 months), you are considered Disabled if due to Sickness or accidental injury, you are unable to perform the duties of your Own Occupation or are unable to earn 80% or more of your Pre-Disability Salary from any Employer in the Local Economy. After your 24 month (or 36 month) Own Occupation ends, you are considered Disabled if due to Sickness or accidental injury, you are unable to perform the duties of Any Occupation or are unable to earn 60% or more of your Pre-Disability Salary by working for any Employer, for which You are reasonably qualified taking into account Your training, education and experience.
## SHORT TERM DISABILITY (STD) PLAN HIGHLIGHTS

<table>
<thead>
<tr>
<th></th>
<th>Option A</th>
<th>Option B</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligibility</strong></td>
<td>All full-time employees working not less than 30 hours/week or is a seasonal employee hired prior to July 1, 2015 with 24 months of service and certified by his or her appointing authority to work at least 1,450 hours per fiscal year (July-June), or is deemed eligible by applicable federal law, state law, or action of the State Insurance Committee.</td>
<td></td>
</tr>
<tr>
<td><strong>% of Gross Annual Base Salary</strong>&lt;sup&gt;1&lt;/sup&gt; Paid Weekly</td>
<td>60% paid weekly</td>
<td></td>
</tr>
<tr>
<td><strong>Maximum Weekly Benefit</strong></td>
<td></td>
<td>$2,500</td>
</tr>
<tr>
<td><strong>Minimum Weekly Benefit</strong>&lt;sup&gt;2&lt;/sup&gt;</td>
<td></td>
<td>$25</td>
</tr>
<tr>
<td><strong>Elimination Period</strong></td>
<td>14 calendar days</td>
<td>30 calendar days</td>
</tr>
<tr>
<td><strong>Duration of Benefit</strong></td>
<td></td>
<td>26 weeks (180 days)</td>
</tr>
<tr>
<td><strong>Evidence of Insurability (EOI)</strong>&lt;sup&gt;3&lt;/sup&gt;</td>
<td>Guaranteed Issue (no health questions asked) for 2018 Annual Enrollment and New Hires who enroll within 31 days of eligibility date; EOI required for Late Enrollees and participants electing a higher plan of benefits during the 2019 Annual Enrollment period.</td>
<td></td>
</tr>
<tr>
<td><strong>Pre-Existing Condition</strong></td>
<td></td>
<td>None</td>
</tr>
</tbody>
</table>

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 TERM DISABILITY (STD) AND ACCRUED SICK LEAVE

You must use all of your accrued leave – sick, annual and compensatory - before your disability payments begin. You will not be paid from two different sources for your disability. Your disability payment from MetLife will begin after your pay from any accrued leave ends.

Example: You chose Option A for your STD policy. This means your Elimination Period is 14 calendar days. Your benefit is 60% of your gross annual base salary, and the duration of your STD benefit is 26 weeks. Now let’s say that you have 20 days of accrued annual and sick leave, and your gross weekly salary is $1,250. You are approved for disability starting Monday, October 30, 2017 and you continue to meet the definition of disability for 26 weeks.

<table>
<thead>
<tr>
<th>Dates</th>
<th>Date Last Worked</th>
<th>14 Calendar Day Elimination Period</th>
<th>Short Term Disability Benefit Start Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10/29/2017</td>
<td>10/30/2017-11/12/2017</td>
<td>11/13/2017-11/18/2017</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>11/19/2017-5/18/2018</td>
</tr>
<tr>
<td>Work Status</td>
<td>AAW</td>
<td>Short Term Disability Approved 10/30/2017-5/18/2018</td>
<td></td>
</tr>
<tr>
<td>Weekly Earnings</td>
<td>$1,250 per week</td>
<td></td>
<td>(As of 11/19/2017 accrued leave pay is exhausted)</td>
</tr>
</tbody>
</table>

Although the STD Benefit Start Date is 11/13/2017, the employee continues to receive 100% of pay ($1,250) received per week of accrued leave pay. No STD benefits will be paid until the accrued leave time is exhausted.

Accrued Annual and Sick Leave Pay

The STD claim is approved starting 10/30/2017. 10/30/2017 - 11/12/2017 is the 14 calendar day elimination period. No STD benefits are payable during the elimination period.

Disability Pay

The STD Benefit Start Date is 11/13/2017. The STD benefit is offset by the 100% of pay ($1,250) per week received through accrued leave time. Therefore, no STD benefit is paid 11/13/2017-11/18/2017. Starting 11/19/2017, the employee will receive 60% STD benefit, which is $750 per week.
# SHORT TERM DISABILITY (STD) PLAN RATES

## SHORT TERM DISABILITY RATES

<table>
<thead>
<tr>
<th>STD COST: PER $100 OF MEMBER’S COVERED MONTHLY SALARY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Option A: 60%, 14 day elimination period</strong></td>
</tr>
<tr>
<td>$1.34</td>
</tr>
<tr>
<td><strong>Option B: 60%, 30 day elimination period</strong></td>
</tr>
<tr>
<td>$1.08</td>
</tr>
</tbody>
</table>

## CALCULATE YOUR MONTHLY PREMIUM FOR SHORT TERM DISABILITY

*For this example, we’re using an employee with a salary of $45,000 annually, selecting Option A*

<table>
<thead>
<tr>
<th>STEPS</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Determine your Covered Monthly Salary</td>
<td>$45,000 ÷ 12 = $3,750</td>
</tr>
<tr>
<td><em>(Annual Salary¹ divided by 12.)</em></td>
<td></td>
</tr>
<tr>
<td>If your Annual Salary exceeds $216,666.84  enter $18,055.57 as your Covered Monthly Salary. ²</td>
<td></td>
</tr>
<tr>
<td>2. Divide Covered Monthly Salary by $100 to get your per $100 of Covered Monthly Salary</td>
<td>$3,750 ÷ 100 = $37.50</td>
</tr>
<tr>
<td>3. Calculate your approximate monthly premium</td>
<td>$37.50 x $1.34 = $50.25</td>
</tr>
<tr>
<td><em>(Multiply your per $100 of Covered Monthly Salary by the appropriate cost from the chart above based on Option elected)</em></td>
<td></td>
</tr>
</tbody>
</table>

¹ For 2017 annual enrollment, 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 (LTD) Plan Highlights

<table>
<thead>
<tr>
<th></th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
<th>Option 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligibility</strong></td>
<td>All full-time employees working not less than 30 hours/week or is a seasonal employee hired prior to July 1, 2015 with 24 months of service and certified by his or her appointing authority to work at least 1,450 hours per fiscal year (July-June)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>% of Gross Annual Base Salary</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
<td>60% paid monthly</td>
<td>63% paid monthly</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Paid Monthly</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Maximum Monthly Benefit</strong></td>
<td>$7,500 per month (covers an annual salary of $150,000)</td>
<td>$10,000 per month (covers an annual salary of $190,476.24)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Minimum Monthly Benefit</strong></td>
<td></td>
<td>Greater of 10% of benefit or $100 per month&lt;sup&gt;2&lt;/sup&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Elimination Period</strong></td>
<td>90 calendar days</td>
<td>180 calendar days</td>
<td>90 calendar days</td>
<td>180 calendar days</td>
</tr>
<tr>
<td><strong>Own Occupation</strong></td>
<td>24 months</td>
<td>24 months</td>
<td>36 months</td>
<td>36 months</td>
</tr>
<tr>
<td><strong>Duration of Benefit</strong></td>
<td>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</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Evidence of Insurability (EOI)</strong>&lt;sup&gt;3&lt;/sup&gt;</td>
<td>Guaranteed Issue (no health questions asked) for 2018 Annual Enrollment and New Hires who enroll within 31 days of eligibility date; EOI required for Late Enrollees and participants electing a higher plan of benefits during the 2019 Annual Enrollment period.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Pre-Existing Condition</strong></td>
<td>3 months prior to effective date and 12 months from effective date</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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<sup>1</sup> 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.

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

<sup>3</sup> 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 (LTD) PLAN RATES

LONG TERM DISABILITY RATES

<table>
<thead>
<tr>
<th>LTD: EMPLOYEE’S AGE (PER $100 OF COVERED MONTHLY SALARY)</th>
<th>Under 30</th>
<th>30-34</th>
<th>35-39</th>
<th>40-44</th>
<th>45-49</th>
<th>50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>70+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 1, 60%, 90 day elimination period</td>
<td>$.20</td>
<td>$.20</td>
<td>$.40</td>
<td>$.59</td>
<td>$.75</td>
<td>$.92</td>
<td>$1.10</td>
<td>$1.46</td>
<td>$.97</td>
<td>$.97</td>
</tr>
<tr>
<td>Option 2, 60%, 180 day elimination period</td>
<td>$.16</td>
<td>$.16</td>
<td>$.31</td>
<td>$.46</td>
<td>$.59</td>
<td>$.72</td>
<td>$.86</td>
<td>$1.14</td>
<td>$.76</td>
<td>$.76</td>
</tr>
<tr>
<td>Option 3, 63%, 90 day elimination period</td>
<td>$.24</td>
<td>$.24</td>
<td>$.49</td>
<td>$.72</td>
<td>$.91</td>
<td>$1.12</td>
<td>$1.34</td>
<td>$1.78</td>
<td>$1.18</td>
<td>$1.18</td>
</tr>
<tr>
<td>Option 4, 63%, 180 day elimination period</td>
<td>$.19</td>
<td>$.19</td>
<td>$.39</td>
<td>$.57</td>
<td>$.72</td>
<td>$.89</td>
<td>$1.06</td>
<td>$1.41</td>
<td>$.94</td>
<td>$.94</td>
</tr>
</tbody>
</table>

CALCULATE YOUR MONTHLY PREMIUM FOR LONG TERM DISABILITY

For this example, we’re using a 52-year-old employee’s salary of $45,000 annually, selecting Option 3

<table>
<thead>
<tr>
<th>STEPS</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Determine your Covered Monthly Salary (Annual Salary¹ divided by 12.)</td>
<td>$45,000 ÷ 12 = $3,750</td>
</tr>
<tr>
<td>For Option 1 &amp; 2, if your Annual Salary exceeds $150,000, enter $12,500. For Option 3 &amp; 4, if your Annual Salary exceeds $190,476.24, enter $15,873.02²</td>
<td></td>
</tr>
<tr>
<td>2. Divide Covered Monthly Salary by $100 to get your per $100 of Covered Monthly Salary</td>
<td>$3,750 ÷ 100 = $37.50</td>
</tr>
<tr>
<td>3. Look up applicable cost, from the chart above, based on Option elected and your age as of September 1 of current year</td>
<td>$1.12</td>
</tr>
<tr>
<td>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 employee selecting Option 3.)</td>
<td>$37.50 x $1.12 = $42.00</td>
</tr>
</tbody>
</table>

¹ For 2018 annual enrollment, 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 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.
MetLife’s Rehabilitation Programs focus on helping disabled employees become employable once again. Our claim and clinical specialists will collaborate with the employer, the doctor and the employee to promote an appropriate return-to-work plan.

MetLife’s specialized services vary depending on our assessment of the employee’s needs. If it is determined the employee is capable, but does not participate in the Rehabilitation Program, Disability benefits may cease.

**Rehabilitation Program** means a program that has been approved by MetLife for the purpose of helping you return to work. It may include, but is not limited to, your participation in one or more of the following activities:

- Return to work on a modified basis with a goal of resuming employment for which you are reasonably qualified by training, education, experience and past salary;
- On-site job analysis;
- Job modification/accommodation;
- Training to improve job-seeking skills;
- Vocational assessment;
- Short-term skills enhancement;
- Vocational training; or
- Restorative therapies to improve functional capacity to return to work.
MetLife’s Short and Long Term Disability plans are designed to provide clear advantages and financial incentives for participating in a rehabilitation program to assist with returning to work either full-time or part-time while still receiving a Disability Benefit.

**Work Incentive Benefit**
Lets you receive up to 100% of your predisability salary including your disability benefit, rehabilitative work salary, rehabilitation incentives and other income sources.

**Rehabilitation Benefit**
Boosts your benefit by up to 10% when you work within a MetLife approved rehabilitation program.

**Family Care Expense Reimbursement**
Get reimbursed for eligible expenses incurred for the care of each qualified family member when working or participating in a MetLife approved rehabilitation program.

**Moving Expense Benefit**
Provides reimbursement for your move to a different address you make as part of an approved rehabilitation program.
Two employees with an identical injury, a broken right ankle

John

40-year-old TDOT technician - requires walking 6 hours per day, lifting 10-25 lbs. frequently and 50 lbs. occasionally

John submits confirmation of the injury from a licensed medical provider, which satisfies the first requirement of providing clinical evidence of an impairment.

Susan

38-year-old Administrative Assistant - walks occasionally to file paperwork, otherwise is seated at a desk using the phone and computer.

Susan submits confirmation of the injury from a licensed medical provider, which satisfies the first requirement of providing clinical evidence of an impairment.

MetLife Claims Specialist evaluates John’s inability to perform his job/occupation requirements depending on the plan definition, as well as evaluates the loss of income incurred.

The MetLife Claims Specialist certifies that there is no possibility for accommodations at John’s place of employment. John will be certified disabled and receive his benefits until he is able to perform his job/occ requirements safely and effectively.

MetLife Claims Specialist evaluates Susan’s inability to perform her job/occupation requirements depending on the plan definition, as well as evaluates the loss of income incurred.

The MetLife Claims Specialist determines the Susan’s supervisor can make a job accommodation wherein another coworker will complete the walking and filing tasks for Susan while her ankle is healing. Although Susan has been diagnosed with a medical condition, the medical condition does not prevent her from being able to perform her job/occ requirements or result in any loss of income. Susan would not qualify for disability.

A medical diagnosis does not necessarily mean an inability to perform job/occupational requirements or a loss of income, especially when supervisors are willing to make accommodations. When an employee files a claim for any medical diagnosis, the case specialist’s focus will be determining whether the diagnosis prevents an ability to perform job/occupational requirements or results in a loss of income.
As an important benefit offering with the State of Tennessee, eligible employees may enroll for MetLife’s STD and LTD insurance coverage with no health questions if enrolled during the annual enrollment period, October 2 – 13, 2017.
IT’S EASY TO TAKE THE FIRST STEP

1. Enroll online in ESS in Edison with no health questions during your enrollment period, October 2 – 13, 2017

2. Effective Date – January 1, 2018

3. 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

4. Online tools and educational materials can be found on the State of TN microsite https://metlife.com/StateofTN
Communication Timeline

1. ABC training
2. Microsite Live
3. Benefit Fairs
4. Announce Postcard
5. Employee Email #1
6. Employee Webinars
7. Enrollment Information Packet (mail)
8. Employee Email #2
9. Employee Email #3
10. Employee Email #4

July | Aug | Sept | Oct

Microsite (will be live August 1, 2017)

Acts as a repository for employees to access all Disability materials created (plan overviews, case studies, FAQs, rates and calculator, coordination with Leave and Sick Bank, how to file a claim, etc.).
Communication Timeline

1. ABC training
2. Microsite Live
3. Benefit Fairs
4. Announce Postcard
5. Employee Email #1
6. Employee Webinars
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July | Aug | Sept | Oct

Announcement Postcard (mailed mid to late August)

65% of working Americans say they could not cover normal living expenses even for a year if their employment income was lost.¹

Protect your income.
Coming Fall 2017: New Disability Insurance from MetLife

Announcement Email #1 (sent in early September)

Subject: Short Term and Long Term Disability Insurance/Enrollment Opportunity Coming Soon
From: HR

Eligible* State of Tennessee employees will have the opportunity to enroll in important new benefits: Short Term and Long Term Disability Insurance, effective January 1, 2018.
Eligible employees can enroll this fall in Edisen during the Fall Annual Enrollment period, and during this time only, they can enroll with no health questions asked. Premiums will be paid through after-tax payroll deductions, which means your benefit will be non-taxable.

Why is having Disability Insurance important?
While many people think that disabilities are typically caused by accidents, the majority of long-term absences are actually due to illness. Did you know that the average 20-year-old is twice as likely to become disabled than she before age 67?²
- Short Term Disability coverage replaces a portion of your income for the first 26 weeks of a disability.
- Long Term Disability coverage replaces a portion of your income for an extended period of time.
- Payments are made directly to you, and you decide how to spend the money.

Beginning October 2, you can enroll in both Short Term and Long Term Disability Insurance to protect your income during all stages of a disability.

Watch your email for more information!

Learn more by visiting https://metlife.com/InsureMe

¹ All employees working for 30 hours or more, who are enrolled employees on January 1, 2018, and who are enrolled in a Group Term Life Insurance Plan, can enroll in the Short Term Disability Plan. Enrollees will be automatically enrolled in the Long Term Disability Plan.
Communication Timeline

1. ABC training
2. Microsite Live
3. Benefit Fairs
4. Announce Postcard
5. Employee Email #1
6. Employee Webinars
7. Enrollment Information Packet (mail)
8. Employee Email #2
9. Employee Email #3
10. Employee Email #4

July | Aug | Sept | Oct

Enrollment Information Packet (mailed early September)

Announcement Email #2 sent in mid-September

ANNOUNCEMENT: SHORT TERM AND LONG TERM DISABILITY INSURANCE

Subject: Short Term and Long Term Disability Insurance Enrollment Opportunity Coming Soon
From: Benefits Administration

A disability can become a reality. Be prepared with MetLife Disability Insurance.

Eligible State of Tennessee employees will have the opportunity to enroll in important new benefits. Short Term and Long Term Disability Insurance, available at employee group rates. Your enrollment period will start on October 2, so now is the time to consider both Short Term and Long Term Disability coverage and how they can help protect your budget.

The risk of disability is greater than you think. Just over one in four of today’s 20-year-olds will become disabled before reaching age 67. While disabilities may be unexpected, they don’t have to be financially devastating.

- Short Term Disability coverage replaces a portion of your income for the first 26 weeks of a disability.
- Long Term Disability coverage replaces a portion of your income for an extended period of time.

Payments are made directly to you, and you decide how to spend the money. Beginning October 2, you can enroll in Edlyn either in both Short Term and Long Term Disability Insurance (eligible), and remember that this Fall’s Annual Enrollment period is the only time you can enroll with no health questions asked. Premiums will be paid through after-tax payroll deductions, which means your benefit will be non-taxable.

Watch for your enrollment kit being mailed to homes!

Find out how much coverage is right for you. Visit https://metlife.com/StateofTN and check the rates to determine your premium for Disability Insurance.

Eligible employees include FTE employees who were not terminated or in a similar status as of June 30, 2017 and were active in a position with a salary or wages for a 90-day period before the start date of enrollment.

For more information about eligibility, please visit https://metlife.com/StateofTN or call 1-800-730-0881 (TDD/TTY: 1-800-632-6244) Monday through Friday, 8 a.m. to 5 p.m. EST.

As of October 2016, state and local disability insurance premiums, including group premiums, may vary based on employees covered, states, and benefits provided.

1003000000 MetLife, Inc. 2017 MetLife Life Insurance Company New York, NY 10158

A204312116

MetLife
Communication Timeline

July | Aug | Sept | Oct

1. ABC training
2. Microsite Live
3. Benefit Fairs
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10. Employee Email #4

Employee Email #3 (sent October 2)

Employee Email #4 (sent one week before enrollment ends)

SHORT TERM AND LONG TERM DISABILITY INSURANCE - LAUNCH EMAIL

Subject: Short Term and Long Term Disability Insurance Enrollment is here.
From: Benefits Administration

Eligible state employees now have the opportunity to enroll in Short Term and Long Term Disability Insurance. If you are unable to work due to a disability, this insurance can help pay your regular salary.

Here are some facts to consider:

- Short Term Disability Insurance replaces 60% of your income for an extended disability lasting at least 90 or 199 days (depending on the policy you choose).
- You may continue to receive benefits while you return to work on a modified basis, or as long as you remain disabled and are unable to work, as defined in your plan.
- You can also earn financial incentives by participating in MetLife's Rehabilitation Programs.

It's your money.

Scope of payments are made directly to you. You decide how to spend it.

Don't forget about enrolling! If you fail to enroll, you will not be able to enroll at a later date.

Enrollment period: October 2-13, 2017

Visit https://metlife.com/StateofTN
Questions: Call 1-888-706-2001
Monday through Friday from 7:00 a.m. to 10:00 p.m., Central time

SHORT TERM AND LONG TERM DISABILITY INSURANCE - REMINDER EMAIL

Subject: Opportunity to enroll in Short Term and Long Term Disability Insurance ending soon.
From: Benefits Administration

Only a few days left to enroll in Disability Insurance! Let’s review why this benefit is important for you:

- No one knows how long a disability may last. Make sure your income is protected through all stages of a disability with both Short Term and Long Term Disability Insurance.
- Short Term Disability Insurance replaces 60% of your income for up to 26 weeks of a disability.
- Long Term Disability Insurance replaces 60% of your income for an extended disability lasting at least 90 or 199 days (depending on the policy you choose).
- You can also take advantage of MetLife's Rehabilitation Programs with financial incentives.
- Monthly benefit payments are made directly to you, and you decide how to spend the money.

This fall's Annual Enrollment period is the only time you can enroll with no health questions asked.

Employee group rates are offered through your employer.

Enrollment ends on October 13, 2017 — Sign up for Disability Insurance today!

To learn more, visit https://metlife.com/StateofTN

*Metropolitan Life Insurance Company, New York, NY 10165

**Short-term and long-term disability insurance is a group insurance policy issued by The Metropolitan Life Insurance Company, a member of the MetLife family of insurance companies, and underwritten by its affiliate, Time Life Insurance Company, New York, NY 10160.

This fall's Annual Enrollment period is the only time you can enroll with no health questions asked.
HOW TO FILE A CLAIM

How to file a 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 on claim online at [https://mybenefits.metlife.com/MyBenefits](https://mybenefits.metlife.com/MyBenefits).
  - You can file a **Paper Claim** by downloading a form from [https://mybenefits.metlife.com/MyBenefits](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 the member...

• **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.
MetLife

DISABILITY BENEFITS – FAQ

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 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 a full list of FAQ’s please visit the microsite
What do the terms “Disabled” and “Disability” mean? How are they defined?

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.

For a full list of FAQ’s please visit the microsite
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.
Am I required to enroll in the Short Term and Long Term Disability plans?
No. However, if you think that enrolling in the STD and LTD plans may be an option you will consider later, be aware of the following.

If you do not enroll during the 2017 Annual Enrollment Period, you cannot enroll until the 2018 Annual Enrollment Period, except in cases of a Special Qualifying Event. During the 2018 Annual Enrollment Period, you must answer questions about your health and submit Proof of Good Health to the disability vendor to be covered.

Here are two examples that will show you how 2017 will differ from future enrollment periods:

Example 1: Employee is currently pregnant and chooses both Short and Long Term Disability Insurance during the 2017 Annual Enrollment Period. She can enroll in both Short and Long Term Disability insurance. When her baby is born, she is eligible for Short Term Disability benefits, and, potentially Long Term Disability benefits should any complications arise.

Example 2: Employee waived coverage during the 2017 Annual Enrollment Period. She now wants to enroll during a future Annual Enrollment Period and is pregnant during the Annual Enrollment Period. She would need to submit an application to the disability vendor to be reviewed for medical evidence of insurability (EOI). A question on the EOI form is ‘Are you now pregnant?’ Since she would answer ‘yes’ to this question, her EOI would be denied and therefore she would not be allowed to enroll for either the Short Term or Long Term Disability coverage.
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 period 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.
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 period 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.

For a full list of FAQ’s please visit the microsite
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.

For a full list of FAQ’s please visit the microsite
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 the microsite
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.