

2021 Group Disability Member Handbook

For Active Higher Education Employees



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.

The following is a summary of the State Group Insurance Short Term Disability Insurance Program.

The Member Handbook provides only a brief overview of the STD plans. A 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.tn.gov/partnersforhealth> and on <https://metlife.com/StateofTN>. *We recommend you review these documents.* **If any discrepancies exist between the information in this Member Handbook and the legal plan documents, the legal plan documents will govern.**

Please note: 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.

How does the MetLife Disability Insurance benefit you?

Disability insurance can help **protect** your income when you cannot work due to illness or injury;

Replace a percentage of your predisability income lost due to sickness, pregnancy or as a direct result Of accidental injury;

Help 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 Term Disability Insurance Programs:

STD - Two options to choose from:

Option A: 60% of your weekly predisability salary; benefits start after 14 calendar days*

Option B: 60% of your weekly predisability salary; benefits start after 30 calendar days*

*once all accrued paid leave (annual, sick leave and comp time) has been exhausted

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 Disability Certificates for complete details about this Disability coverage from MetLife. You'll find information about your plan's benefit amounts, estimated rates, terms, exclusions, limitations, and conditions. As one of the nation's leading providers of worksite disability benefits 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
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 all new applicants and for current participants electing a higher plan of benefit during the 2021 Annual Enrollment period.	
Pre-Existing Condition⁴	None	

¹ Annual salary will be based on your date-of-hire salary for new hires; thereafter, 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.

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 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.

SHORT TERM DISABILITY INSURANCE RATES The following monthly premiums are effective **1/1/2021 – 12/31/2021**. 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 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 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 Annual salary will be based on your date-of-hire salary for new hires; thereafter, 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.

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

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 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.

What is my Predisability Salary, and when is it determined?

Your gross, base annual salary is defined as your Predisability 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.

Annually, there will be a benefit and premium level adjustment. If your salary has changed from the prior year, your benefit and premium will change accordingly using the gross base annual salary you make on September 1. This adjustment will become effective on October 1.

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

If the claimant meets the applicable definition of Disability, benefit payments will 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 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. 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 – every disability is different, and for numerous reasons, 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>

I have "Leave" time accrued. Does this affect my Short 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 Disability Insurance.

Will using days from the "Sick Leave Bank" impact my STD benefit payments?

You are **NOT** required to use days from the Sick Leave Bank. However, if you withdraw days from your Sick Leave Bank, any Sick Leave Bank days that extend beyond the STD benefit start date will be an offset to the STD benefit. You will not be paid from two different sources for your disability. Your disability payment from MetLife will begin after your pay from the Sick Leave Bank ends.

How does Short 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?

No.

Are there any exclusions to my Short Term Disability coverage?

Yes. Short Term Disability insurance does 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; or
- Commission of or attempt to commit a felony;

Short Term Disability insurance does not cover 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; or
- 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 refer to the Certificate of Insurance.

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

PREGNANCY QUESTIONS – SHORT TERM DISABILITY

Is there a difference in the amount of disability time allowed for a cesarean delivery versus a normal delivery?

Generally:

- Normal vaginal delivery disability period is 6 weeks from date of delivery, and
- Cesarean delivery disability period is 8 weeks from date of delivery

Can I receive disability benefits for any period of time prior to my expected date of delivery?

In many cases, women are able to work up until their delivery. However, there are times when problems may arise and there is a need to take leave before the child is born. Ante-partum time (before delivery) of up to 2 weeks is allowed without medical documentation. However, if your first day absent is more than 2 weeks before delivery, then medical documentation must be sent to MetLife.

What if I have problems with my pregnancy and need to be out of work earlier or longer than expected?

You should start a claim for disability. MetLife will notify your doctor and request medical information to evaluate your disability. MetLife will use the medical information to make a claim decision.

When are benefits payable?

The benefit period will begin the day after you satisfy the elimination period of either 14 or 30 calendar days. However, benefits are only payable after all accrued paid leave (annual, sick leave and comp time) has been exhausted.

When should I file my disability claim?

Typically, you should file your claim on the last day worked. However, you should check your employer's plan documents and the FAQs on the MetLife Disability website for more information: <https://metlife.com/StateofTN>

How do I file my disability claim?

MetLife offers claim filing through the internet, via telephone, or paper. However, you should check your employer's plan documents and the FAQs on the MetLife Disability website for more information: <https://metlife.com/StateofTN>

How will I know when a decision about my claim has been made?

A MetLife case manager will call you and provide a letter outlining the claim decision.

What information does my doctor need to provide to MetLife for my disability?

Your doctor will need to confirm your pregnancy and provide dates (due/delivery date). The doctor will also need to advise if there is anything else that the case manager should be aware of to assist with the handling of your disability claim.

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What are some example disability claims due to pregnancy?

(For illustrative purposes only.)

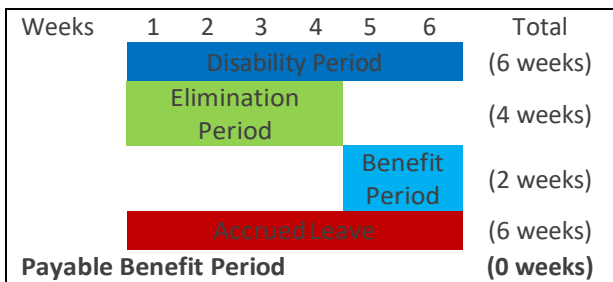
Notes:

- Disability Period minus Elimination Period = **Benefit Period**
- Benefit Period minus Accrued Paid Leave after Elimination Period = **Payable Benefit Period**

Example No. 1

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

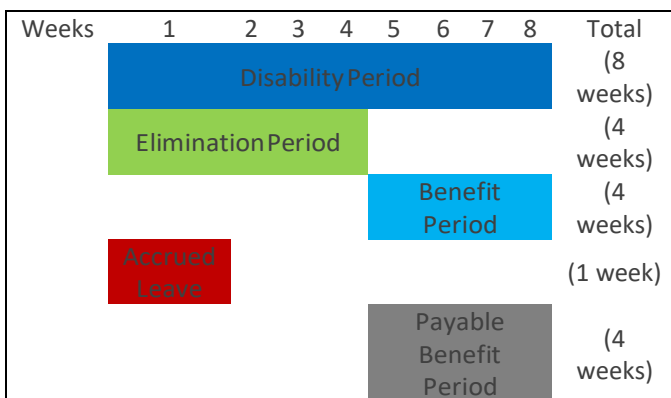
Disability Period	=	6 weeks (begins on the date of delivery in this example)
Elimination Period	=	4 weeks (30 calendar days)
Benefit Period	=	2 weeks (14 calendar days)
Accrued Leave	=	6 weeks (30 work days)
Payable Benefit Period	=	No Benefits Payable



Example No. 2

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

Disability Period	=	8 weeks (begins on the date of delivery in this example)
Elimination Period	=	4 weeks (30 calendar days)
Benefit Period	=	4 weeks (28 calendar days)
Accrued Leave	=	1 week (5 work days)
Payable Benefit Period	=	4 weeks (28 calendar days)



An elimination period of 14 days in example No. 1 would still offer a payable benefit period of 0 weeks due to the amount of accrued leave. In example No. 2 a 14 day elimination period would offer a payable benefit period of 6 weeks. Each pregnancy is different and your disability period may vary from these examples. These examples illustrate the basic anticipated benefit for normal pregnancy. If you have considerable accrued sick or annual leave, this short term disability policy may not provide significant value for a normal delivery; but it may provide significant value in the event of unforeseen circumstances. Contact MetLife directly to discuss your specific situation.

If I receive other income will it reduce my disability benefits?

Benefits payable during the payable benefit period may be reduced by other sources of income, e.g. worker's compensation, unemployment insurance, and sick leave bank. See the [certificate of coverage](#) for a comprehensive list of other sources of income which may reduce the STD benefit.

What type of benefit does MetLife manage for State of TN employees who are pregnant?

MetLife manages short-term disability insurance benefits for State of TN employees enrolled in the short-term disability insurance program. This includes employees who are unable to perform their job for the State of TN due to child-delivery or pregnancy complications.

For more information about a claim or benefits, contact MetLife at 1-855-700-8001, Monday - Friday, 7 AM - 10 PM, Central Time

Payable Benefit Period Calculation – Short Term Disability Examples

1. Disability Period - The period of time the member is deemed disabled per the plan definition. The disability period begins on the first day of disability and includes the elimination period and the benefit period. The disability period ends the day before returning to work or the end of the approved disability period, whichever occurs first. The Disability Period is calendar day based.
2. Elimination Period - The portion of the disability period during which the Short Term Disability (STD) plan does not pay benefits. The elimination period begins on the first day of disability and continues for the consecutive 14 or 30 calendar-day period of time outlined in the plan in which the member is enrolled. Elimination Period is calendar day based.
3. Benefit Period - The portion of the disability period during which benefits may be payable. The benefit period starts on the calendar day after the elimination period has been satisfied and extends for the length of time approved by MetLife for the member's specific disability, not to exceed the maximum benefit period of 26 calendar weeks.
4. Accrued Paid Leave – The amount of paid time off the member has accrued with his or her employer. This includes annual leave, sick leave, and compensatory time. Use of accrued paid leave begins on the date of disability and runs concurrently with both the elimination period and disability period. All accrued paid leave must be used before disability benefit payments may begin. Accrued leave is work day/work hour based.
5. Payable Benefit Period – The period of time the member may be paid after the elimination period has been satisfied and all accrued paid leave has been used.

To determine the benefit period payable by the STD plan:

Disability Period minus Elimination Period = Benefit Period

Benefit Period minus Accrued Paid Leave after Elimination Period = Payable Benefit Period

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EXAMPLES below

Condition A – requires 6 weeks to recover

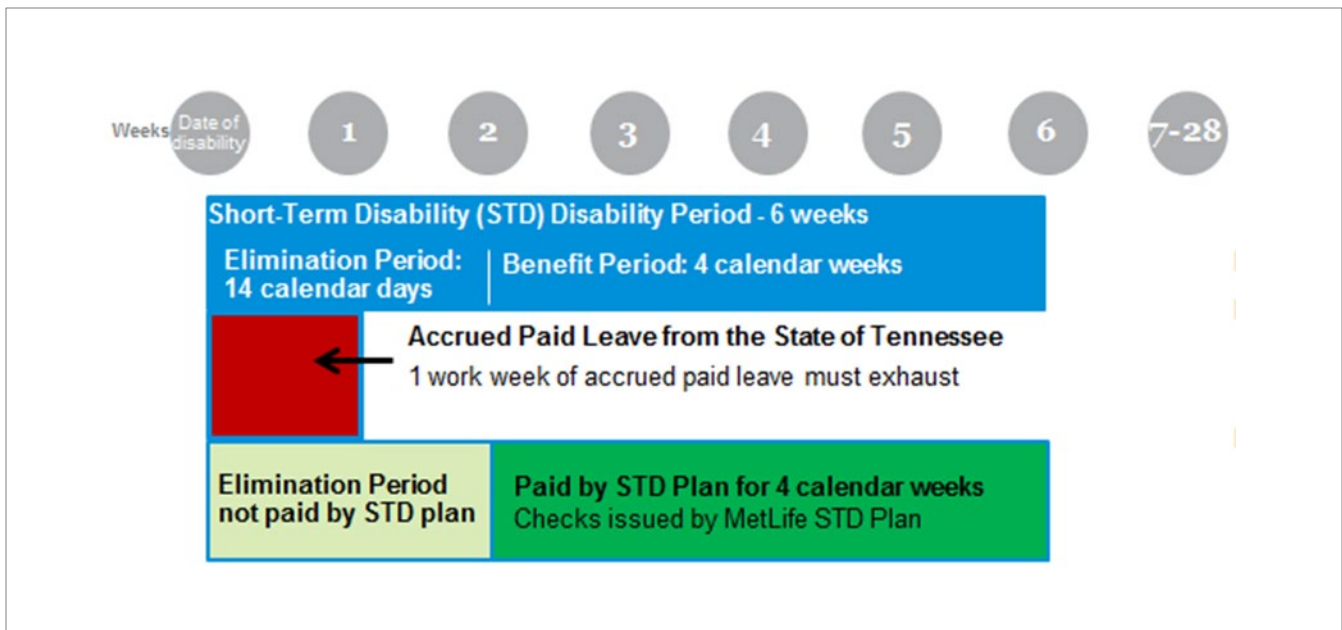
Short-Term Disability Timeline – Plan Option A

Situation Scenario:

- Member’s approved Disability Period = 6 weeks
- Member’s Accrued Paid Leave = 1 week
- Elimination Period = 14 calendar days
- Member Payable Benefit Period = 4 weeks

Payment details:

- 1 week Accrued Paid Leave from the State of TN
- 4 weeks STD pay from the STD plan with MetLife
- Member will have 1 week during the Elimination Period that is not paid by the State of TN or the STD plan with MetLife



NOTE: The Maximum Benefit Period Duration for STD is 26 Weeks. However, each disability is different, and for numerous reasons, not all disabilities will result in the full 26 week benefit period being approved. These examples are for illustrative purposes only. **Every disability may be different. Accrued leave is per work day and is hourly based. Accrued leave varies by individual. Elimination Period is calendar day based.** Benefits payable during the payable benefit period may be reduced by other sources of income, e.g. worker's compensation, unemployment insurance, and sick leave bank. See the certificate of coverage for [Higher Ed](#) or [State](#) employees for a comprehensive list of other sources of income which may reduce the STD benefit.

Condition B – requires 30 weeks to recover

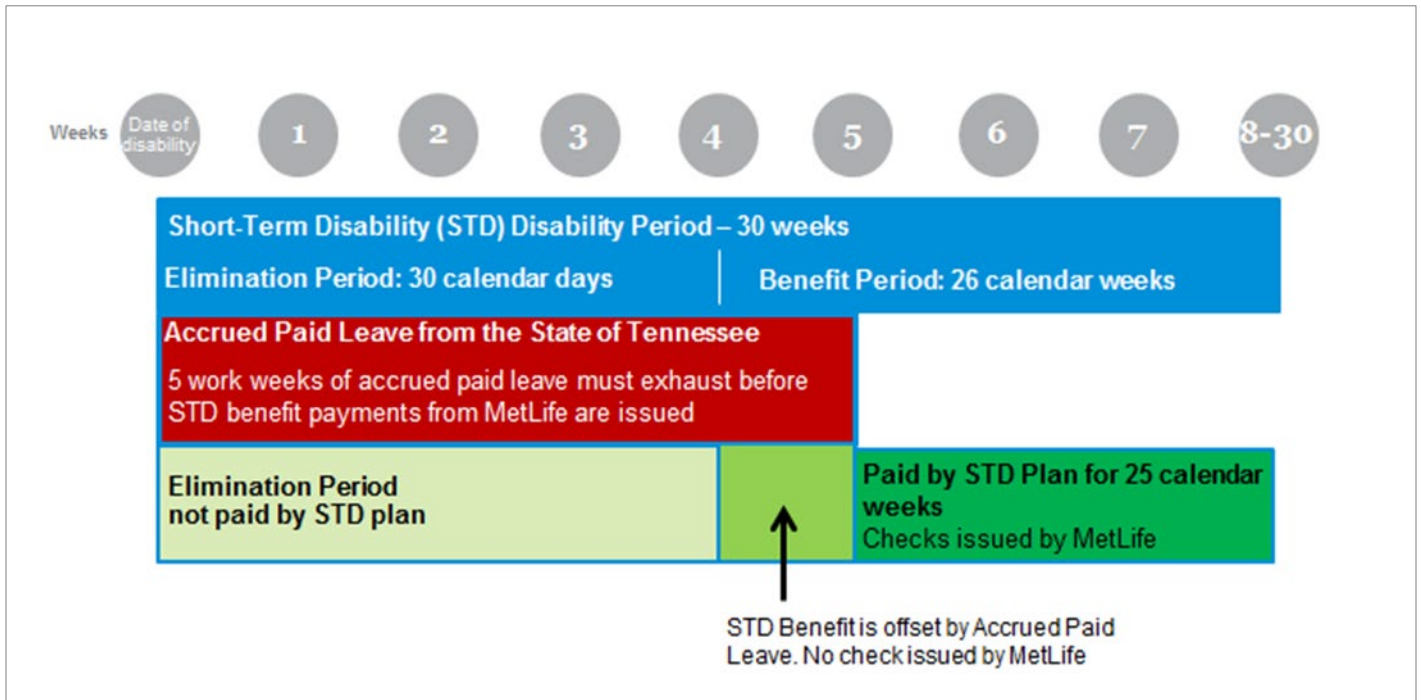
Short-Term Disability Timeline – Plan Option B

Situation Scenario:

- Member’s approved Disability Period = 30 weeks
- Member’s Accrued Paid Leave = 5 weeks
- Elimination Period = 30 calendar days
- Member Payable Benefit Period = 25 calendar weeks

Payment details:

- 5 week Accrued Paid Leave from the State of TN
- 25 weeks STD pay from the STD plan with MetLife



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