



Help protect your income and lifestyle with long-term disability insurance.

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

 Mortgage or rent
  Childcare
  Grocery bills

Long-term disability insurance: why is it so important?

Safeguard your salary in just a few easy steps. **MetLife long-term disability insurance** can help protect your income if you are unable to work due to a major injury, chronic condition, cancer or extended illness. Coverage is easily accessible and monthly payments quickly allow you to cover everyday expenses. You receive disbursements directly and can use the money on whatever you like, from groceries and gas to your mortgage.

Why it pays to have long-term disability insurance:

- The majority of long-term absences are due to illnesses, such as cancer, heart attacks and diabetes.¹ Additionally, more than 1 in 4 of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach normal retirement age.²
- Given its strict definitions of what qualifies as a disability, federal help may be unavailable. You might receive Social Security benefits only if you are unable to work in any occupation — not just your own — for at least a year due to a disability.³

Long-term disability insurance can help you cover essential living expenses, protect your savings, your home and other assets, and help you avoid having to borrow money from friends or family. It's easy to enroll and can help ensure you still receive part of your salary to cover your expenses.

Note: You must use all your accrued leave (annual leave, sick leave, compensatory time) before disability benefit payments will begin.

Enroll today!

For questions, please visit www.metlife.com/stateoftn or call the State of Tennessee dedicated Customer Service Line: **1-855-700-8001**
Live support
7 a.m. – 10 p.m. CST,
Monday – Friday

Why should I enroll now?

- Improve your financial security.
- You may have to wait another year to get disability insurance.
- Our application is simple and straightforward, but the benefits are significant. There's no better time to secure your coverage.

Long-Term Disability Insurance

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

How long-term disability insurance can benefit you.

Long-term disability insurance can replace a portion of your income should you become unable to work and earn a paycheck for an extended period of time due to an illness or injury.

This convenient plan can help protect you and your family from the impact of your lost income by replacing a portion of it during an extended disability.

Your disability coverage may include some additional benefits designed to assist you in getting back to work. You'll also find information about your plan's benefit amounts, rates, terms and conditions on MetLife's State of Tennessee disability insurance microsite: metlife.com/stateoftn.

As one of the nation's leading providers of disability benefits,⁴ you can count on MetLife to provide you with caring, compassionate and accurate claims service if, and when, you experience a long-term disability.

Rehabilitation Incentive: You can increase the amount of your disability benefit by as much as 10% when you participate in a MetLife approved Rehabilitation Program.

Family Care Incentive: If you participate in a MetLife approved Rehabilitation Program, get reimbursed for expenses, such as childcare, for eligible family members.

Work Incentive: If you work while disabled, you may receive up to 100% of your pre-disability earnings when combining the disability benefit, return-to-work earnings, rehabilitation incentives and other income benefits such as Social Security disability benefits.

Moving Expense Incentive: You may be reimbursed for moving expenses to a new residence if the move is recommended as part of a MetLife-approved Rehabilitation Program.

Please review the Plan Summary www.metlife.com/stateoftn for complete details about your employer's long-term disability plan from MetLife.

One of your most valuable assets is your ability to earn an income. Guard it with long-term disability insurance.

1. Council for Disability Awareness. Chances of Disability: Me, Disabled? <http://www.disabilitycanhappen.org/common-causes/>. Accessed December 2020.

2. Social Security Fact Sheet. <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>. Accessed November 2020.

3. Social Security Administration website. <http://www.socialsecurity.gov/pubs/EN-05-10029.pdf>. Posted April 2021.

4. LIMRA. U.S. Workplace Disability Insurance Sales and In Force Survey, Second Quarter 2020.

Like most group disability insurance policies, MetLife group policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your agency benefits coordinator for complete costs and details.