



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

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

- Mortgage or rent
- Childcare
- Grocery bills

### What is short-term disability insurance?

It is a cost-effective way to help protect your income when you are unable to work due to illness or injury. Just over 1 in 4 of today's 20-year-olds will likely become disabled before reaching age 67.<sup>1</sup> That's why financial experts recommend short-term disability insurance as part of a sound financial plan.

#### Q. Why is having short-term disability insurance so important?

A. Having short-term disability protection may help you cover your essential living expenses and help safeguard your savings, since it may help replace a portion of your income during the initial weeks of a disability.

#### Q. What are the essential living expenses that I should be most concerned about?

A. Consider any expenses you may incur in the running of your household, including car payments, mortgage payments, groceries, childcare, tuition and more, that would still need to be covered in the event of a disability.

#### Q. How do disability payments work?

A. Depending upon the amount of coverage you choose, payments will be made directly to you — not your employer, hospital, doctor or insurance company.

#### Q. How much does short-term disability insurance cost?

A. Disability Insurance is more cost-effective than you may think. For example, an employee may get a \$1,000 monthly benefit for an initial premium of about \$4.10 a month.<sup>2</sup> Rates for your plan(s) can be found on [www.metlife.com/stateoftn](http://www.metlife.com/stateoftn).

#### Q. Do I have to use all of my accrued leave (sick, annual and compensatory time) before my disability payments begin?

A. Yes, this is a requirement of the plan.

Accidents and illness can happen to anyone, and it can impact your ability to earn money.

## Short-Term Disability Insurance

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



### Q. How do I pay for my short-term disability insurance?

A. Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

### Q. What happens when I want to file a claim?

A. MetLife offers various ways to submit your claim based on your plan, including online, mail and phone options. Plus, 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.

### Q. What if I choose not to have short-term disability insurance?

A. Enrolling in a plan is not mandatory, but it is a good idea and a cost-effective way to help protect your income. Without short-term disability, you may need to use your savings or tap into other assets to cover your essential living expenses while you are recovering from an accident or illness.

### Q. When can I enroll?

A. It is best to enroll during your initial new hire enrollment period when medical exams and health questions will not be required. You may also apply for enrollment during the annual enrollment period by submitting a statement of health for review by MetLife for insurability. The sooner you enroll, the sooner you will enjoy the added financial protection that disability coverage provides.

## Have other questions?

Please visit [www.metlife.com/stateoftn](http://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

**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. In California, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington (and Connecticut starting January 1, 2022, Oregon starting January 1, 2024, and Colorado starting January 1, 2024), if eligible, you must apply for State Benefits. 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.

1. Social Security Administration, <https://www.ssa.gov/pubs/EN-05-10029.pdf>. April 2021.

2. Actual rates will vary based on the amount of coverage, maximum benefit period, waiting period and carrier issuing the coverage. Initial rates may increase.

3. LIMRA, U.S. Workplace Disability Insurance Sales and In Force Survey, Year-End, Second Quarter 2020.

Like most group life insurance policies, MetLife insurance policies have certain exceptions, exclusions, limitations, reductions of benefits and terms for keeping them in force. Contact your agency benefits coordinator for details.

