



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

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

- Mortgage or rent
- Childcare
- Grocery bills

Help safeguard some of your salary with just a few short steps. It's easy to enroll in MetLife short-term disability insurance. If you experience illness or injury, you may quickly receive direct disbursements that allow you to help cover everyday expenses, including everything from groceries and gas to your mortgage.

Your ability to earn an income is indeed one of your most valuable assets. Take a look at some of the key reasons why it pays to have short-term disability insurance.

- Just over 1 in 4 of today's 20-year-olds will likely become disabled before reaching age 67.¹
- Each year around 5% of working Americans will experience a short-term disability (six months or less) due to illness, injury, or pregnancy.²

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

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.

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?

- Enroll now or you may have to wait another year to get disability insurance.
- Help improve your financial security.
- Our application is simple and straightforward. There's no better time to secure your coverage.

Short-Term Disability Insurance

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

If you are unable to work and earn an income due to a disability, you would probably want to meet your ongoing financial responsibilities.

If you have a family, they most likely rely on you to help keep the household running. Did you know 67% of employees surveyed said one of their top five sources of financial stress is worrying about paying bills if someone loses their job? You need to make sure your family is financially prepared to handle essential living expenses such as the following if you are unable to work:

- Mortgage
- Food
- Car payments
- Childcare/tuition

If you are single and don't prepare ahead to cover your expenses, you may need to use your savings, sell your property or borrow money from friends or family to meet your ongoing financial obligations while you recover.

One of your most valuable assets is your ability to earn an income. Help guard it with short-term disability insurance. Enrollment is simple, but the benefits may be significant

How can coverage benefit you?

Having this income protection may help provide you with an important financial safety net should you become unable to work and earn an income due to a disability.

This plan may help protect you and your family from the impact of your lost income by potentially replacing a portion of it during the initial weeks of a disability.

Please be sure to review the State Disability Handbook and certificate at www.metlife.com/stateofn for complete details about this short-term disability plan from MetLife. Your coverage may include additional benefits designed to assist you in getting back to work. You'll also find information about your plan's benefit amounts, estimated rates, terms and conditions.

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

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

Some of the leading causes of disability include arthritis, injuries and cancer.⁵

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

2. Integrated Benefits Institute, IBI Benchmarking Analytics Series: Which Diagnoses Drive STD Incidence, Costs and Lost Time? January 16, 2019. <https://www.ibiweb.org/which-diagnoses-drive-std/>, Accessed February 2021.

3. MetLife's 17th Annual U.S. Employee Benefit Trends Study 2019.

4. LIMRA, U.S. Group Disability Sales and In Force Survey, 2020.

5. Council for Disability Awareness, <http://disabilitycanhappen.org/disability-statistic/>, accessed July 2021.

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

