



Navigating life together

Short Term Disability – Higher Ed

State of Tennessee

Insuring Your Income. Protecting Your Financial Security.



2020





Navigating life together

DISABILITY BENEFITS – HIGHER ED

**PARTNERS
FOR HEALTH**



WHY IS DISABILITY INCOME INSURANCE SO IMPORTANT?

- ➔ **Replaces a percentage 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.



What is disability income insurance and why is it so important?

Put simply, disability income insurance is insurance coverage that replaces a portion of income if a disability keeps someone from earning a living, helping them cover essential living expenses while they are sick or hurt and cannot work.

Apart from the obvious financial benefit, there is also something of equal value long before there's an accident or catastrophe, it's the day to day peace of mind that comes from knowing that, during the time someone is recovering from a traumatic event, they do not have to shoulder the additional burden of wondering how they are going to pay for essential living expenses. Things such as housing, food, utilities, and so on.

Short term disability replaces a portion of income for up to the first 26 weeks, or 180 days. The short term disability plan is a voluntary plan.

IS DISABILITY INSURANCE RIGHT FOR ME?

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

NOTE: *You must use all of your accumulated leave (sick, annual and comp time) before your disability payments begin.*

How do I apply for coverage?

- Apply online in Edison ESS. Be sure to apply during your Annual Enrollment period (Sept 30 – Oct 11, 2019). Deadline is October 11 at 4:30 p.m. Central Time. You must apply during the 2020 Annual Enrollment period, a full Statement of Health form is required for all new applicants and current participants who wish to increase coverage. Once you apply, MetLife will mail you the full Statement of Health form. Your completed application must be emailed or mailed to MetLife with a postmark no later than October 31.

How do I pay for coverage?

- Coverage is paid through payroll deductions.

SHORT TERM DISABILITY (STD) PLAN HIGHLIGHTS

	Option A	Option B
Eligibility	All employees working not less than 30 hours/week; 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 31 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 2020 Annual Enrollment period.	
Pre-Existing Condition	None	

1 For 2020 Annual Enrollment period, annual salary will be based on your salary as of September 1, 2019. Coverage, if approved by MetLife, will be effective January 1, 2020. If additional medical review is required, your effective date could be later than January 1, 2020.
2 The Minimum Monthly Benefit will not apply if you are receiving 100% of Your Predisability Salary under the Policyholder's paid leave policy, which includes annual, sick and comp time.
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.



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Let's start by reviewing the Short Term Disability (or STD) plan details.

There are two plans available with the only difference being the length of the elimination period. The elimination period starts on the date of disability and is the period of time that the employee must remain disabled before STD benefit payments begin. The elimination period is sometimes referred to as the waiting period. Option A offers a 14 calendar day elimination period and Option B has a longer elimination period of 30 calendar days. The elimination period becomes important when an employee is considering which option to enroll as they compare these options to any accrued sick leave, annual leave, compensatory leave and/or Sick Leave Bank they have because the State requires that a member use all of their accrued sick leave, annual leave and compensatory leave before any disability payments begin. A member will not be paid from two different sources for their disability so the disability payment from MetLife will begin once the member's pay from any accrued sick leave, annual leave or compensatory leave ends.

Members are not required to use time from the Sick Leave Bank, however, if they do withdraw days, it will be treated the same as using accrued sick leave and disability payments from MetLife will begin once the member's Sick Leave Bank pay ends.

All full-time employees are eligible to enroll. Full time is defined as working not less than 30 hours/week or 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 (defined as July-June).

Under Short Term Disability, a member is considered disabled if due to an accident, pregnancy, or sickness, they are 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. Short Term Disability benefit are equal to 60% of weekly salary, up to a maximum weekly benefit of \$2,500. Benefits may continue for up to 26 weeks (180 days) if the member remains disabled per the plan definition. Please note, because every disability is different, not every disability may last for the maximum period.

New employees who enroll within 31 days of becoming eligible, will not be required to complete and provide a full Statement of Health to MetLife.

An employee who waives coverage initially, but later wants to enroll, can only do so with a qualifying life event or during a future annual enrollment period. They must complete and provide a full Statement of Health which must be approved by MetLife before coverage becomes effective. For future annual enrollment periods, if a member is already enrolled, but wishes to change their benefit to a higher plan, such as a shorter elimination period, they will be required to complete and provide a full Statement of Health which must be approved by MetLife before the change can become effective.

The Short-Term Disability plans are offered as an employee-pay all benefit. Premiums will be paid through payroll deduction on an after tax basis making any STD benefits received non-taxable. During a disability, STD premium payments are still required. The member will be billed at home the same as they are for medical and dental.

SHORT TERM DISABILITY (STD) PLAN RATES

SHORT TERM DISABILITY RATES

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

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

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

¹ Annual salary is based on your salary as of September 1, effective October 1. 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



Now let's review the plan rates and talk through the steps showing how to calculate the monthly premium for Short Term Disability.

The monthly rate for Option A is \$1.34, and the monthly rate for Option B is \$1.08 per \$100 of covered monthly salary.

In our example, an employee has an annual salary of \$45,000 and elected Option A. The annual salary is based on the employee's salary as of September 1, and an effective date of October 1.

The First step, is to determine the covered monthly salary. Divide the annual salary of \$45,000 by 12 months to arrive at a monthly salary of \$3,750.

Step 2, divide the monthly salary by 100 to get the per \$100 of covered monthly salary or \$37.50.

In the last step, multiply the \$37.50 by the cost of the plan chosen; in this example the cost for Option A is \$1.34, which gives us the monthly premium of \$50.25.

Now that we've explained how the monthly premium is calculated, let's go over how a member's weekly benefit is calculated:

In our example, the member's annual salary is \$45,000. STD benefits are paid weekly so divide the \$45,000 annual salary by 52 weeks to arrive at a weekly salary of \$865. The Short Term Disability benefit is equal to 60% of the weekly salary, so the weekly Short Term Disability benefit would be \$519, which is 60% of \$865.

SHORT TERM DISABILITY - EXAMPLES

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



We've included short term disability examples for your reference. These examples are available and are posted both as part of this presentation, as well as a stand alone document on the MetLife Disability website which can be linked through the ParTners for Health website.

It starts with a definitions page and a summary of how to determine the benefit period payable by the short term disability plan.

Condition A – requires 6 weeks to recover

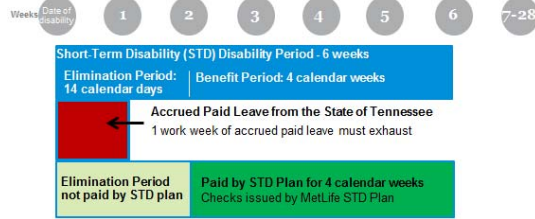
Short-Term Disability Timeline – Plan Option A

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



NOTE: The Maximum Benefit Period Duration for STD is 26 Weeks. However, each disability is different so 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.



We've included short term disability examples for your reference. These examples are available and are posted both as part of this presentation, as well as a stand alone document on the MetLife Disability website which can be linked through the ParTNers for Health website.

Condition B – requires 30 weeks to recover

Short-Term Disability Timeline – Plan Option B

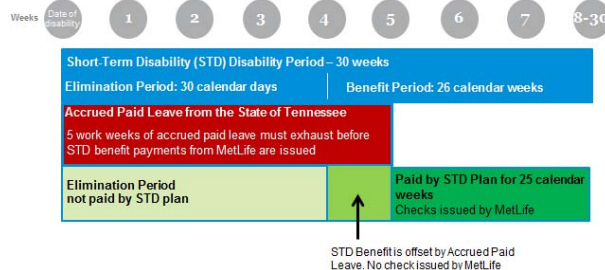
Situation Scenario:

- 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



NOTE: The Maximum Benefit Period Duration for STD is 26 Weeks. However, each disability is different so 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.



We've included short term disability examples for your reference. These examples are available and are posted both as part of this presentation, as well as a stand alone document on the MetLife Disability website which can be linked through the ParTners for Health website.

SHORT TERM DISABILITY – PREGNANCY FAQ'S

Frequently Asked Questions about disability benefits due to pregnancy

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 (prepartum)?

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 an early maternity leave. Ante-partum time (prior to delivery) of up to 2 weeks is allowed without requiring 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.



We've also included short term disability Pregnancy FAQ's for your reference. These FAQ's are always available and are posted both as part of this presentation, as well as a stand alone document on the MetLife Disability website which can be linked through the ParTners for Health website.

SHORT TERM DISABILITY – PREGNANCY FAQ'S

Frequently Asked Questions about disability benefits due to pregnancy, con't.

[What are some example disability claims due to pregnancy?](#)
(For illustrative purposes only.)

Note:

Disability Period minus Elimination Period = **Benefit Period**
Benefit period minus Accrued Leave = **Payable Benefit Period**

Normal Delivery with no pre or post time disabled & 14 Day Elimination Period:

Disability Period	=	6 weeks
Elimination Period	=	2 weeks (14 calendar days)
Benefit Period	=	4 weeks
Accrued Leave	=	1 week (5 work days)
Payable Benefit Period	=	3 weeks

Cesarean Delivery with no pre or post time disabled & 30 Day Elimination Period:

Disability Period	=	8 weeks
Elimination Period	=	4 weeks (30 calendar days)
Benefit Period	=	4 weeks
Accrued Leave	=	1 week (5 work days)
Payable Benefit Period	=	3 weeks

Normal Delivery with 2 weeks ante-partum time and 2 weeks post complications & 14 day Elimination Period:

Disability Period	=	10 weeks (6+2+2)
Elimination Period	=	2 weeks (14 days)
Benefit Period	=	8 weeks
Accrued Leave	=	1 week
Payable Benefit Period	=	7 weeks

(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 and is either 14 or 30 calendar days.)

[What type of benefit does MetLife manage for State of TN employees who are pregnant?](#)

MetLife manages short-term disability benefits for all State of TN employees, including employees who are unable to perform their job for the State of TN due to child-delivery or pregnancy complications. Please note that MetLife does not manage any maternity leaves or parental leaves for the State of TN.

[For more information about a claim or benefits](#), contact MetLife at 855-700-8001, Monday - Friday, 7 am to 10 pm, Central Time



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We've also included short term disability Pregnancy FAQ's for your reference. These FAQ's are always available and are posted both as part of this presentation, as well as a stand alone document on the MetLife Disability website which can be linked through the ParTNers for Health website.

IT'S EASY TO TAKE THE FIRST STEP

- 1** Enroll online in **Edison ESS**, with a full Statement of Health during your enrollment period, September 30 – October 11, 2019
- 2** Once enrolled in **Edison ESS**, MetLife will mail you the full Statement of Health medical form to be completed and submitted to MetLife for review
- 3** MetLife will send an SOH decision letter to employee; Disability enrollment confirmation will be provided by the State
- 4** Effective Date – January 1, 2020. If additional medical review is required, your effective date could be later than January 1, 2020.
- 5** 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>



- Beginning September 30, members will be able to enroll online in ESS in Edison; a full Statement of Health is required.
- All coverage elected will become effective January 1, 2020.
- MetLife is available to assist with questions by calling the State of TN member service line at 1-855-700-8001 7am-10pm CST M-F or by visiting the microsite.
- To learn more about these benefit offerings we have Online tools and educational materials which can be found on the State of TN microsite.

Employee Communications

Sample Enrollment Information Packet

Are you ready to ensure your income is protected with a special offer?

For State of Tennessee employees
 Service A. Davis
 100 West Street
 Jackson, TN 38203-0000

Partners For Health
 Enroll October 2 - 13, 2017

What is disability?
 Disability is the inability to perform your job due to a medical condition. It is a temporary or permanent condition that prevents you from working. Disability is not the same as being sick or injured. It is a medical condition that prevents you from working. Disability is not the same as being sick or injured. It is a medical condition that prevents you from working.

How do you qualify for disability?
 You must be employed by the State of Tennessee at the time you become disabled. You must be unable to perform your job due to a medical condition. You must be unable to perform your job due to a medical condition. You must be unable to perform your job due to a medical condition.

How much will you need?
 Disability benefits are based on your salary. The more you earn, the more you will receive. Disability benefits are based on your salary. The more you earn, the more you will receive. Disability benefits are based on your salary. The more you earn, the more you will receive.

Ready to enroll now?
 Enroll online at www.partnersforhealth.com
 By Oct. 13, 2017

MetLife

NO LONG TERM DISABILITY INSURANCE
 Plan Overview & Cost of Coverage
 Enroll October 2 - 13, 2017

TERMS DISABILITY

NO DISABILITY

TERMS DISABILITY

TERMS DISABILITY

PREMIUM FOR SHORT TERM DISABILITY

EXAMPLE WORK SPACE

MetLife 13

Statement of Health Form

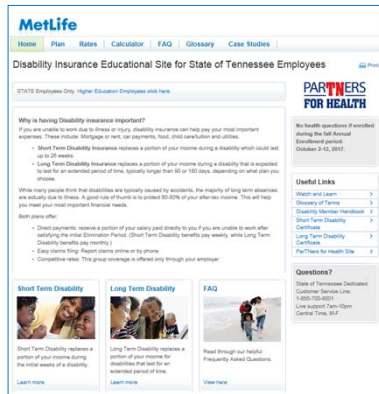
The image displays a sample Statement of Health Form from MetLife. The form is divided into several sections:

- Important information - Please respond:** This section contains instructions and important details for the respondent, including why they are contacting MetLife, what they need to know, what they need to do, what will happen if they don't have their copy, and where to seek help.
- INSTRUCTIONS:** This section provides detailed instructions on how to complete the form, including how to indicate if the respondent is a resident of Tennessee, how to indicate if they are a member of a health plan, and how to indicate if they are a beneficiary of a health plan.
- INFORMATION (To be Completed by the Respondent):** This section contains various fields for personal information, including name, address, date of birth, and gender. It also includes fields for insurance information, such as the name of the insurance carrier and the policy number.
- FORM (To be Completed by the Respondent):** This section contains a series of checkboxes and radio buttons for the respondent to indicate their status regarding various health conditions and insurance coverage.

A sample Statement of Health form can be found on <https://metlife.com/StateofTN> under the documents tab.

Resources

Online tools and educational materials can be found on the State of TN microsite <https://metlife.com/StateofTN> which can also be linked to from the Partners for Health site



The microsite acts as a repository for employees to access all disability related materials. Plan overviews, case studies, FAQs, rates and calculator, coordination with Accrued Leave and Sick Leave Bank, how to file a claim, Enrollment Information Packet, etc.

For questions and additional information, please call MetLife's State of Tennessee service line at 1-855-700-8001 (7am-10pm CT, Mon – Fri)



MetLife has created a disability microsite which can be accessed by visiting the URL shown or can be linked to from the Partners For Health Site. This website acts as a repository for you and employees to access all disability related materials, including plan overviews, case studies, FAQs, rates and calculator, coordination with Accrued Leave and Sick Leave Bank, how to file a claim, to name a few.

An Enrollment Information Packet will also be linked from the website and can be accessed by newly eligible employees who are considering enrolling in STD.

The State of Tennessee employees have access to speak with a MetLife customer service representative by calling the State's dedicated service line at 1-855-700-8001. The service line is available Monday through Friday from 7 am to 10 pm Central Standard Time. This is the same phone number employees will use when they need to file a claim or have questions regarding an existing claim.

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>
- 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 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.

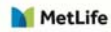


Once enrolled, filing a claim is easy. Members can call MetLife at the State of TN dedicated phone number, they can file a claim online by visiting the Metlife MyBenefits website, or they can download a paper claim form and mail or fax it into MetLife. When filing a claim, there will be some information needed from the employee: personal information, job details and information about the disability including diagnosis, expected duration and treating provider information. Once the claim has been filed, a case manager will be assigned and may request additional information as needed. While the Case manager is the employee/claimants' primary point of contact, they can also track the status of their claim online via MyBenefits or on the MetLife App.



Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

L0819517097[exp1020][All States][DC,GU,MP,PR,VI]



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