



Navigating life together

Short Term and Long Term Disability

## **State of Tennessee**

*Insuring Your Income. Protecting Your Financial Security.*



2020





Navigating life together

## **DISABILITY BENEFITS – STATE**

**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.
- ➔ **Long Term Disability** insurance replaces a portion of your income for disabilities that last for an extended period of time.



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.

There are two types of disability insurance. Short term disability which replaces a portion of income for up to the first 26 weeks, or 180 days, and long term disability which replaces a portion of income for an extended period of time. Both plans are voluntary and a member can choose to enroll in one or both.

## 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         |
|--|---|------------------|
| <b>Eligibility</b>   | 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. |                  |
| <b>% of Gross Annual Base Salary<sup>1</sup> Paid Weekly</b> | 60% of salary paid weekly   |                  |
| <b>Maximum Weekly Benefit</b>                                | Up to \$2,500   |                  |
| <b>Minimum Weekly Benefit<sup>2</sup></b>                    | \$25  |                  |
| <b>Elimination Period</b>                                    | 14 calendar days  | 30 calendar days |
| <b>Maximum Benefit Period</b>                                | 26 weeks  |                  |
| <b>Evidence of Insurability (EOI)<sup>3</sup></b>            | 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.  |                  |
| <b>Pre-Existing Condition</b>                                | 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                           |
|---|-----------------------------------|
| <b>1. Determine your Covered Monthly Salary</b><br>(Annual Salary <sup>1</sup> divided by 12.)<br>If your Annual Salary exceeds \$216,666.84 enter \$18,055.57 as your Covered Monthly Salary. <sup>2</sup> | \$45,000 ÷ 12 = <b>\$3,750</b>    |
| <b>2. Divide Covered Monthly Salary by \$100 to get your per \$100 of Covered Monthly Salary</b>  | \$3,750 ÷ 100 = <b>\$37.50</b>    |
| <b>3. Calculate your approximate monthly premium</b><br>(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 = <b>\$50.25</b> |

<sup>1</sup> Annual salary is based on your salary as of September 1, effective October 1. See FAQs for new hire and annual adjustment information.

<sup>2</sup> 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

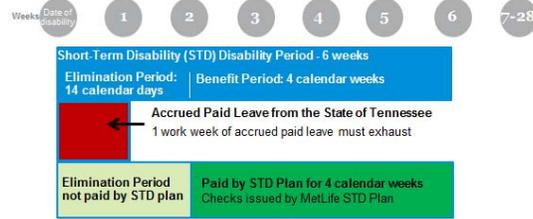
### Short-Term Disability Timeline – Plan Option A

#### 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

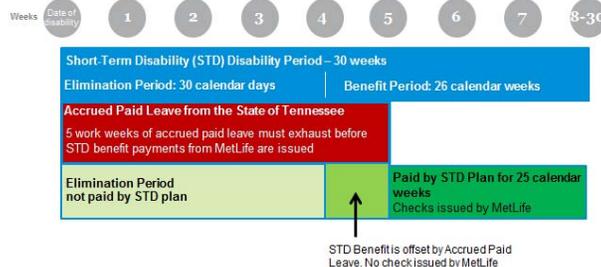
**Situation Scenario:**

- 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



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.

| LONG TERM DISABILITY (LTD) PLAN HIGHLIGHTS                    |   |                   |   |                   |
|---|---|-------------------|---|-------------------|
|   | Option 1  | Option 2          | Option 3  | Option 4          |
| <b>Eligibility</b>  | 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. |                   |   |                   |
| <b>% of Gross Annual Base Salary<sup>1</sup> Paid Monthly</b> | 60% of salary paid monthly  |                   | 63% of salary paid monthly                                      |                   |
| <b>Maximum Monthly Benefit</b>                                | Up to \$7,500 per month (covers annual salary of \$150,000)   |                   | Up to \$10,000 per month (covers annual salary of \$190,476.24) |                   |
| <b>Minimum Monthly Benefit</b>                                | Greater of 10% of benefit or \$100 per month  |                   |   |                   |
| <b>Elimination Period</b>                                     | 90 calendar days  | 180 calendar days | 90 calendar days  | 180 calendar days |
| <b>Own Occupation</b>   | 24 months   | 24 months         | 36 months   | 36 months         |
| <b>Maximum Benefit Period</b>                                 | Disabled prior to Age 65, benefits end at Social Security Normal Retirement Age. Disabled at Age 65, benefits end after 24 months; Age 66, 21 months; Age 67, 18 months; Age 68, 15 months; age 69+, after 12 months  |                   |   |                   |
| <b>Evidence of Insurability (EOI)<sup>3</sup></b>             | 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.  |                   |   |                   |
| <b>Pre-Existing Condition</b>                                 | 3 months prior to effective date and 12 months from effective date  |                   |   |                   |

<sup>1</sup> 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.  
<sup>2</sup> 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.  
<sup>3</sup> 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.

We will now move on to review the Long Term Disability plans.

All full-time employees are eligible to enroll in LTD. 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).

There are four plans available with several variations.

- For Option 1 and 2 the monthly benefit is equal to 60% of monthly salary, up to a maximum monthly benefit of \$7,500, while for Option 3 and 4 the monthly benefit is equal to 63% of monthly salary, up to a maximum monthly benefit of \$10,000.
- There are two different elimination periods, 90 days under Option 1 and 3 and 180 days under Option 2 and 4. The elimination period is the period of time that the employee must be out of work before being eligible for any LTD benefits and starts on the date of disability, this is also referred to as a waiting period.
- There are also two different own occupation periods, 24 months under Option 1 and 2 and 36 months under Option 3 and 4. The own occupation period is the period of time during which an employee is reviewed for being disabled from their own occupation. Own occupation is defined as the essential functions of the job you regularly perform that provide your primary source of income.
- The duration of benefits will be the same for all options. The maximum benefit duration will depend on the age the member is when they are disabled. As outlined in the chart, if a member becomes disabled prior to age 65, their maximum benefit duration will be until their social security normal retirement age. If disabled at age 65, they will be eligible for 24 months of benefits. If disabled at age 66, they have 21 months of benefit; age 67, 18 months of benefit; age 68, 15 months and age 69 and over 12 months of benefit. 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 a full Statement of Health .

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 will be required to submit 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 higher benefit percentage, they will be required to complete a full Statement of Health that must be approved by MetLife for the change to become effective.

All LTD plans have a Pre-existing condition provision. If an employee becomes disabled within the first 12 months after the coverage effective date, there will be a 3 month look back period, prior to the coverage effective date, to determine if the member received treatment, consultation or care, took medications or were prescribed medications for that particular diagnosis. If the answer is yes, then the claim for that particular disability would be denied for pre-existing condition. For example, if LTD coverage was effective January 1, 2020 and the member becomes disabled on July 15, 2020, the 3 month look back period will be October 1 – December 31, 2019 (3 months prior to the effective date).

The Long-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 LTD benefits received non-taxable. During the elimination period, LTD premium payments are still required. The member will be billed at home the same as they are for medical and dental. Once LTD benefits are approved, premium payments are no longer required.

## LONG TERM DISABILITY (LTD) PLAN RATES

### LONG TERM DISABILITY RATES

| LTD: EMPLOYEE'S AGE (PER \$100 OF COVERED MONTHLY SALARY) AS OF SEPTEMBER 1 OF CURRENT YEAR |          |       |       |       |       |        |        |        |        |        |
|---|----------|-------|-------|-------|-------|--------|--------|--------|--------|--------|
|   | Under 30 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54  | 55-59  | 60-64  | 65-69  | 70+    |
| Option 1, 60%, 90 day elimination period  | \$.20    | \$.20 | \$.40 | \$.59 | \$.75 | \$.92  | \$1.10 | \$1.46 | \$.97  | \$.97  |
| Option 2, 60%, 180 day elimination period   | \$.16    | \$.16 | \$.31 | \$.46 | \$.59 | \$.72  | \$.86  | \$1.14 | \$.76  | \$.76  |
| Option 3, 63%, 90 day elimination period  | \$.24    | \$.24 | \$.49 | \$.72 | \$.91 | \$1.12 | \$1.34 | \$1.78 | \$1.18 | \$1.18 |
| Option 4, 63%, 180 day elimination period   | \$.19    | \$.19 | \$.39 | \$.57 | \$.72 | \$.89  | \$1.06 | \$1.41 | \$.94  | \$.94  |

### CALCULATE YOUR MONTHLY PREMIUM FOR LONG TERM DISABILITY

For this example, we're using a 52-year-old employee's salary of \$45,000 annually, selecting Option 3

| STEPS   | EXAMPLE                    |
|---|----------------------------|
| 1. Determine your Covered Monthly Salary (Annual Salary <sup>1</sup> divided by 12.)<br><i>For Option 1&amp;2, if your Annual Salary exceeds \$150,000, enter \$12,500. For Option 3&amp;4, if your Annual Salary exceeds \$190,476.24, enter \$15,873.02<sup>2</sup></i> | \$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. Look up applicable cost, from the chart above, based on Option elected and your age as of September 1 of current year  | \$1.12                     |
| 4. Calculate your approximate Monthly Premium (Per \$100 of coverage from Step 2 x Rate found on table above, from Step 3 for a 52-year-old employee selecting Option 3.)   | \$37.50 x \$1.12 = \$42.00 |

<sup>1</sup> Annual salary is based on your salary as of September 1, effective October 1. See FAQs for new hire and annual adjustment information.

<sup>2</sup> The amount of LTD benefit may not exceed the Maximum Monthly Benefit established under the plan of \$7,500 for Options 1 or 2, or \$10,000 for Options 3 or 4, regardless of your annual salary amount. Therefore, if you select Option 1 or 2, the maximum covered monthly salary eligible for benefit is \$12,500, or \$150,000 annually. If you select Option 3 or 4, the maximum covered monthly salary eligible for benefit is \$15,873.02, or \$190,476.24 annually.



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

LTD rates are based on \$100 of covered monthly salary and are age banded in 5 year increments. An employee's age is determined as of September 1 of the current year. Each year in which the employee's age moves them into a new rate bracket, the LTD premiums will increase accordingly, effective October 1.

In our example, a 52 year old employee has an annual salary of \$45,000 and elected Option 3.

The First step, is to determine covered monthly salary. Take \$45,000 divided by 12 which equals a monthly salary of \$3,750.

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

Step 3 is determine the correct cost using age and the Option elected, which in this example the cost for Option 3 for a 52 year old in the 50-54 age bracket is \$1.12.

The last step, multiply the \$37.50 by the cost of the plan chosen of \$1.12, which gives us the monthly premium of \$42.00.

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

In our example, the member's annual salary is \$45,000. LTD benefits are paid monthly so divide the annual salary by 12 months which equals a monthly salary of \$3,750. The Long Term Disability benefit is equal to 63% of monthly salary, so the monthly Long Term Disability benefit would be \$2,362.50, \$3,750 times 63%.

## 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.





## 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 and/or LTD.

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.

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