MetLife Disability Coverage

Short-term Disability

New for 2027, MetLife coverage through Partners for Health is now a single, powerful short-term disability plan and a single, powerful long-term disability plan. Disability insurance helps protect your income if you cannot work because of an illness or injury.

Eligible state government and higher education employees can apply for short-term disability Oct. 1-16, 2026. Short-term disability insurance premiums are paid by the employee.

It helps cover everyday costs like rent or mortgage, groceries and bills while you recover. It pays 60% of your salary, up to $2,500 per week. Payments start after a 14-day waiting period and can last up to 13 weeks.

If you enroll when you first become eligible, you will not have to answer health questions. If you apply later, you will need to fill out a health form that MetLife must approve.

Long-term Disability insurance premiums are fully paid for by the state and eligible employees are automatically enrolled. It pays 63% of your salary, up to $10,000 per month. Payments start after a 90-day waiting period and can help if your disability lasts longer.

Some limits and rules may apply for pre-existing conditions or other benefits.

Visit *the MetLife website* to learn more.

Questions? Contact the MetLife state of Tennessee dedicated customer service line at 855.700.8001, Monday-Friday, 7 a.m.-10 p.m. CT.

Please review plan details carefully.

If there are any differences between the information contained here and the certificate/plan document, the information in the certificate/plan document takes precedence.