

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

For State of Tennessee Higher Education employees:

**PARTNERS
FOR HEALTH**

Enroll **October 2 - 13, 2017**

Dear Employee

You've probably insured your car, your home and your life, so now is the time to think about insuring your salary with Short Term Disability Insurance.

The State of Tennessee has contracted with MetLife to bring you a special offer to apply for coverage during this fall's annual enrollment period at competitive employee rates **and with no health questions to answer** when you enroll! This insurance will take effect Jan. 1, 2018.

You don't want to lose your income if you suddenly have to stop working due to an accident or illness. Short Term Disability Insurance can ensure you still receive part of your salary, so you can pay your bills and provide for your family. Leave time should be considered — check the FAQs on the Disability website for more information: <https://metlife.com/StateofTN>

**Ready to insure your salary?
Enroll online in ESS in Edison
from Oct. 2 - Oct. 13, 2017**

Sincerely,
State of Tennessee
Benefits Administration

P.S. If you wait to apply after this enrollment period, you will be required to answer a set of health questions.

**Have questions? Call 1-855-700-8001
7:00 a.m. – 10:00 p.m. CST,
Monday through Friday.**

What is available:

STD - Two options to choose from:

- **Option A:** 60% of your weekly pre-disability salary; coverage starts after 14 calendar days
- **Option B:** 60% of your weekly pre-disability salary; coverage starts after 30 calendar days

How much will you need?

A good rule of thumb can be to buy enough Disability Insurance to cover your essential monthly expenses (e.g., mortgage, food, utilities and car payments). For most people, that's about **60% - 80% of their income.**

What's the right amount for you?

Learn more about Short Term Disability Insurance and use the calculator tool at <https://metlife.com/StateofTN>



You can also view real-life stories, frequently asked questions and find other additional resources.

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

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Metropolitan Life Insurance Company, New York, NY 10166
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ANNUAL ENROLLMENT PERIOD: October 2 – 13, 2017



Short Term Disability insurance is designed to provide you with continuing income while you are out of work due to an illness or accident.



LEARN more about the coverage options available to you, special plan features and services and costs for coverage.



CALCULATE your estimated monthly premium payment, which will be conveniently deducted from your paycheck.



ENROLL in **ESS in Edison** **October 2 - 13, 2017** for benefits that begin January 1, 2018.

COVERAGE OPTIONS - SHORT TERM DISABILITY INSURANCE



SHORT TERM DISABILITY INSURANCE		
	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
Duration of Benefit	26 weeks	
Evidence of Insurability (EOI)³	Guaranteed Issue (no health questions asked) for 2018 Annual Enrollment and New Hires who enroll within 31 days of eligibility date. EOI will be required for Late Enrollees and 2018 plan participants who choose a higher plan of benefit during 2019 Annual Enrollment Period	
Pre-Existing Condition	None	

1 For 2018 Annual Enrollment period, annual salary will be based on your salary as of September 1, 2017, and coverage will be effective January 1, 2018. See FAQs for new hire and annual adjustment information.

2 The Minimum Monthly Benefit will not apply if you are receiving 100% of Your Predisability Salary under the Policyholder's paid leave policy.

3 Enrollment during 2018 Annual Enrollment period is guarantee issue (no health questions asked) for benefits that begin Jan 1, 2018. After the 2018 Annual Enrollment, MetLife will review your information and evaluate your request for coverage based upon your answers to 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.



COST OF COVERAGE - SHORT TERM DISABILITY



Short Term Disability Cost is based on the plan Option you elect.

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 earning \$45,000 annually, selecting Option A

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

¹ For 2018 Annual Enrollment period, annual salary will be based on your salary as of September 1, 2017, and coverage will be effective January 1, 2018. 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.



ADDITIONAL PLAN BENEFITS



When you are ill or injured for a long time, MetLife believes you need more than a supplement to your income. That's why we offer return to work services and financial incentives to help you get the maximum benefits from your coverage. We also offer assistance in obtaining Social Security Disability benefits.

Services to help you get back to work can include:

Nurse Consultant or Case Manager Services

Specialists who personally contact you, your physician and your employer to coordinate an early return-to-work plan when appropriate.

Vocational Analysis

Help with identifying job requirements and determining how your skills can be applied to a new or modified job with your employer.

Job Modifications/Accommodations

Recommending adjustments (e.g., redesign of work station tools) that enable you to return to your previous job or a similar one.

Retraining

Development programs to help you return to your previous job or educate you for a new one.

Financial Incentives

Allow employees to receive Disability benefits or partial benefits while attempting to return to work.

FREQUENTLY ASKED QUESTIONS*



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, for example sky diving, etc.

How do I enroll in coverage?

Enroll online in ESS in Edison. Be sure to enroll during your Annual Enrollment period (Oct 2-13, 2017). Deadline is October 13 at 4:30 p.m. Central Time. You must enroll during the 2018 Annual Enrollment period if you want no health questions asked for insurance that begins January 1, 2018.

How do I pay for coverage?

Coverage is paid through payroll deductions.

How is disability defined under this plan?

"Disabled" or "Disability" means that, due to sickness, or as a direct result of accidental injury, you cannot perform the duties of Own Occupation and cannot earn 80% or more of your Pre-Disability Earnings. You will need to receive Appropriate Care and Treatment from a doctor and comply with this treatment.



When do Short Term Disability benefits begin and how long do they continue?

Benefits begin after the end of the elimination period and once all accrued paid leave is exhausted. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. Your elimination period for Short Term Disability are as follows and will depend on which plan is chosen:

- Option A: 14 calendar days;
- Option B: 30 calendar days

The maximum benefit period is 26 weeks. Please note – because every disability is different, not every disability may last for the maximum period.

Can I receive benefits if I return to work part-time?

Yes. MetLife will work with you to determine if you qualify to receive any benefits and what those benefits are.

Are there any exclusions for pre-existing conditions?

There are no exclusions for pre-existing conditions under the Short Term Disability Insurance Program.

Are there any exclusions to my coverage?

Yes. Short Term Disability insurance does not cover any disability which results from or is caused or contributed to by:

- Acts of War, Insurrections, Riots, Rebellion(s) or Terrorist acts.
- Intentionally self-inflicted injuries or attempted suicides.
- Commission of or attempt to commit a felony.
- Disability(ies) caused or contributed to by elective treatments or procedures include items such as Cosmetic Surgery(ies), Liposuction, or Visual correction surgery.

Also, no payment will be made for a disability caused or contributed to by any injury or sickness for which you are entitled to benefits under Workers' Compensation or a similar law.

For a full list of exclusions, please read the Certificate of Insurance. Please go to <https://metlife.com/StateofTN> and follow the link on the right side of the web page to view the certificate.

Are there any limitations to my coverage?

Limitations or exclusions to your coverage may apply. Please review the Certificate of Insurance and Disability Member Handbook provided by your Employer for specific details or contact your benefits administrator with any questions. Follow the link on the right side of web page to view the certificate and Member Handbook.

***The most common Frequently Asked Questions are provided here. A complete listing of Frequently Asked Questions can be found at <https://metlife.com/StateofTN>.**



HOW TO ENROLL/APPLY FOR COVERAGE



Apply online in Edison by **October 13, 2017**

Have questions?

Call the State of Tennessee Dedicated Customer Service Line: **1-855-700-8001**
7:00 a.m. – 10:00 p.m. CST, Monday through Friday.

The Plan Overview provides only a brief overview of the STD plan. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

Like most group disability insurance policies, MetLife group policies contain certain exclusions (state variations may apply), waiting periods, reductions, limitations and terms for keeping them in force. Ask your Agency Benefits Coordinator for complete costs and details.

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