



**A disability can become a reality.
MetLife Short Term Disability Insurance is
now available for 2018.**

Eligible¹ State of Tennessee Higher Education employees will have the opportunity to enroll in important new benefits: **Short Term Disability Insurance, effective January 1, 2018.**

Eligible employees can enroll this fall in Edison during the Annual Enrollment period, and **during this one time only, they can enroll with no health questions asked.** Premiums will be paid through after-tax payroll deductions, which means your benefit will be non-taxable.

Why is having Disability Insurance important?

While many people think that disabilities are typically caused by accidents, the majority of long-term absences are actually due to illness.

- **Short Term Disability Insurance coverage replaces a portion of your income for the first 26 weeks of a disability.**
- **Payments are made directly to you, and you decide how to spend the money.**
- **You must use all of your accrued sick, annual and compensatory leave before disability payments will begin.**
- **Disability payment will not be made for the same day paid by a sick leave bank.**

From **October 2-October 13**, you can enroll in Short Term Disability Insurance with no health questions asked.

Additional information has been mailed to your home!

Learn more, including **how to calculate your rates** by visiting <https://metlife.com/StateofTN> or call the State of Tennessee Dedicated Customer Service Line at **1-855-700-8001**. Find frequently asked questions (FAQs) by clicking [here](#).

You should contact your agency benefits coordinator (ABC) for more information on Long Term Disability Insurance available to you through your Higher Education agency.

1 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.

Like most group disability insurance policies, MetLife group policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force.

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