



Help protect your income and lifestyle with long-term disability insurance.

Coverage that can help protect your income when you are unable to work.

 Mortgage or rent  Childcare  Grocery bills

Long-term disability insurance is an affordable way to protect your income when you are unable to work due to illness or injury. Accidents and illnesses can happen to anyone, and they can impact your ability to earn money. That's why financial experts recommend long-term disability insurance as part of a sound financial plan.

Accidents and illness can happen to anyone and can impact your ability to earn money.

Q. Why is having long-term disability insurance so important?

A. Having long-term disability protection can help you cover your essential living expenses and help safeguard your savings, since it replaces a portion of your income for an extended period of time.

Q. What are the essential living expenses that I should be most concerned about?

A. Consider any expenses you may incur in the running of your household, including car payments, mortgage payments, groceries, childcare,¹ tuition and more, that would still need to be paid in the event of a disability.

Q. How do disability payments work?

A. Payments will be made directly to you — not your employer, hospital, doctor or insurance company. The payment amount is based upon a percentage of your monthly income.

Q. How much does long-term disability insurance cost?

A. Disability insurance is more affordable than you may think. Your premium is based on a percentage of your annual income and your age. More information about rates² for your plan(s) can be found on www.metlife.com/stateofn.

As one of the nation's leading providers of disability benefits,³ you can count on MetLife to provide you with caring, compassionate and accurate claims service if and when you experience a disability.

Long-Term Disability Insurance

Coverage that can help protect your income when you are unable to work due to illness or injury.

Q. How do I pay for my long-term disability insurance?

A. Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What happens when I want to file a claim?

A. MetLife offers various ways to submit your claim based on your plan, including online, mail and phone options. Plus, 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.

Q. Do I have to use all of my accrued leave (sick, annual and compensatory time) before my disability payments begin?

A. Yes, this is a requirement of the plan

Q. What if I choose not to have long-term disability insurance?

A. Enrolling in a plan is not mandatory, but it is a good idea and an affordable way to help protect your income. Without long-term disability insurance, you may need to use your savings or tap into other assets to cover your essential living expenses while you recover from a disabling accident or illness.

Q. When can I enroll?

A. It is best to enroll during your new hire enrollment period when medical exams and health questions will not be asked. You may also apply for enrollment during the annual enrollment period by submitting a statement of health for MetLife's review of your insurability. The sooner you enroll, the sooner you will enjoy the added financial protection that disability coverage provides.

Have other questions?

Please visit
www.metlife.com/stateoftn
or contact the State of Tennessee dedicated customer service line:
1-855-700-8001
Live support
7 a.m. – 10 p.m. CST,
Monday – Friday

1. For eligible family members, if you participate in a MetLife-approved Rehabilitation Program.

2. Actual rates will vary based on factors including the applicant's age, health, occupation and state of residence as well as the amount of coverage, maximum benefit period, waiting period and carrier issuing the coverage. Initial rates may increase.

3. LIMRA, U.S. Workplace Disability Insurance Sales and In Force Survey, Second Quarter 2020.

Like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your agency benefits coordinator for details.