MetLife | Disability Insurance

PARTNERS FOR HEALTH

2027

GROUP DISABILITY MEMBER HANDBOOK

For Active State Employees

ADF#DI4016.26

INTRODUCTORY STATEMENT

MetLife does not support any practice that excludes participation in its benefit programs or activities or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability. If you have a complaint regarding discrimination, please call MetLife's dedicated customer service phone number at 1-855-700-8001. Live support is available 7 a.m.–10 p.m. CT, Monday–Friday.

English

If you need interpretation services and/or ADA communication aids for the MetLife benefit programs for the state of Tennessee, please call 1-855-700-8001.

Spanish

Llame al 1-855-700-8001 si necesita servicios de interpretación o asistencia de comunicación según la ADA para los programas de beneficios de MetLife en el estado de Tennessee.

Arabic

إذا كنت بحاجة إلى خدمات الترجمة الفورية و/أو وسائل الاتصال المساعدة وفقًا لقانون الأمريكيين ذوي الإعاقة (**Americans with Disabilities Act, ADA**) التابعة لبرامج مزايا متلايف لولاية تينيسي، يُرجى الاتصال على الرقم 1-855-700-8001.

Chinese

如果您需要為田納西州大都會人壽福利計劃申請口譯服務和／或 ADA 溝通輔助，請致電 1-855-700-8001。

Vietnamese

Nếu quý vị cần dịch vụ phiên dịch và/hoặc hỗ trợ giao tiếp ADA cho các chương trình phúc lợi MetLife của Tiểu bang Tennessee, vui lòng gọi số 1-855-700-8001.

Korean

테네시주 MetLife 복리후생 프로그램에 대한 통역 서비스 및/또는 ADA 커뮤니케이션 지원이 필요한 경우 1-855-700-8001로 전화해 주시기 바랍니다.

French

Si vous avez besoin de services d'interprétation et/ou d'aides à la communication en vertu de l'ADA dans le cadre des programmes de prévoyance MetLife pour l'État du Tennessee, veuillez contacter le 1-855-700-8001.

Laotian

ຖ້າທ່ານຕ້ອງການບໍລິການແປພາສາ ແລະ/ຫຼື ການຊ່ວຍເຫຼືອການສື່ສານ ADA ສໍາລັບໂຄງການສິດຜົນປະໂຫຍດ MetLife ຂອງລັດ Tennessee, ກະລຸນາໂທຫາ 1-855-700-8001.

Amharic

ለቴነሲ ስቴት የMetLife ጥቅማጥቅሞች ፕሮግራሞች የማስተርጎም አገልግሎቶች እና/ወይም ADA የመገናኛ እርዳታዎች ከፈለጉ፣ እባክዎ በ1-855-700-8001 ይደውሉ።

German

Wenn Sie Dolmetschdienste und/oder Kommunikationshilfen gemäß dem Americans with Disabilities Act (ADA) für die Leistungsprogramme von MetLife für den US Bundesstaat Tennessee benötigen, wählen Sie die Rufnummer 1-855-700-8001.

Gujarati

જો ટેનેસી રાજ્ય માટેના MetLife બેનિફિટ્સ પ્રોગ્રામ માટે તમારે દુભાષિયા સેવાઓ અને/અથવા ADA સંચાર સહાયક સાધનોની જરૂર હોય, તો કૃપા કરીને 1-855-700-8001 પર કૉલ કરો.

Japanese

テネシー州でメットライフの福利厚生・給付プログラムをご利用になる際に、通訳またはADAに基づくコミュニケーション支援を必要とされる場合は、1-855-700-8001までお電話ください。

Tagalog

Kung kailangan mo ng mga serbisyong pagsasalin at/o tulong sa komunikasyon ng ADA para sa mga programang benepisyo ng MetLife sa Estado ng Tennessee, mangyaring tumawag sa 1-855-700-8001.

Hindi

यदि टेनेसी राज्य के लिए MetLife बेनिफिट्स प्रोग्राम के लिए आपको दुभाषिया सेवाओं और/या ADA संचार सहायक साधनों की ज़रूरत हो, तो कृपया 1-855-700-8001 पर कॉल करें।

Russian

Если вам требуются услуги перевода и (или) технические средства коммуникации ADA, для того чтобы воспользоваться программами льгот MetLife в штате Теннесси, позвоните по телефону 1-855-700-8001.

Persian (Farsi)

اگر برای برنامه‌های مزایای **MetLife** ایالت **Tennessee** به خدمات ترجمه شفاهی و/یا ابزارهای ارتباطی مطابق با قانون آمریکایی‌های دارای معلولیت (**Americans with Disabilities Act، ADA**) نیاز دارید، لطفاً با شماره **1-855-700-8001** تماس بگیرید.

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you think you have been discriminated against or denied free language services or communication auxiliary aids or services, please call 615-532-9617 for the F&A Civil Rights Coordinator or follow the F & A complaint procedures in F & A Policy No. 36. Non-Discrimination Policy and Complaint Procedure which is available at https://www.tn.gov/finance/looking-for/policies.html

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WELCOME!

Financial experts recommend disability insurance as part of a sound financial plan should you be unable to work due to illness or injury. Your ability to earn an income is indeed one of your most valuable assets.

The following is a summary of the Partners for Health short- and long-term disability programs.

How does MetLife disability insurance benefit you?

- Helps **protect** your income when you cannot work due to illness or injury
- **Replaces a percentage of your predisability income** lost due to sickness, pregnancy or as a direct result of accidental injury
- Helps you **cover your essential living expenses** if you are sick or hurt and cannot work. Examples of these expenses are car payments, mortgage payments, groceries, child care, tuition and more

Disability insurance might be right for you if you:

- Have little or no annual or sick leave saved
- Don't have much in the way of savings or an emergency fund
- Take part in high-risk activities

Special considerations: If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits"),[1] you should carefully consider whether to enroll for this coverage. If you are eligible for State Benefits, you must apply if required by state law. If permitted, your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit and other factors, you may only receive the minimum weekly benefit. You should consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

1. These jurisdictions include, but may not be limited to, California, Colorado, Connecticut, Delaware, District of Columbia, Hawaii, Maine, Massachusetts, Minnesota, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Maryland as of Jan. 3, 2028, Virginia as of Dec 1, 2028).

The short- and long-term disability insurance programs

Short-term disability:
Up to 60% of your weekly predisability salary; benefit period starts after 14 calendar days*

Long-term disability:
Up to 63% of your monthly predisability salary; benefit period starts after 90 calendar days*

* All accrued paid leave (annual leave, sick leave and compensatory time) and paid parental leave, subject to the rules of the employer, must be exhausted before benefit payments begin.

Helpful tools

- Answers to frequently asked questions and other tools can be found at **metlife.com/stateoftn**.
- For questions and additional information, please call MetLife's Partners for Health service line at 855.700.8001 (7 a.m.–10 p.m., CT, Monday–Friday) or visit **metlife.com/stateoftn**.

Please be sure to review the short-term and long-term disability certificates of coverage for complete details about this coverage from MetLife. You'll find information about your plan's benefit amounts and terms and conditions. As one of the nation's leading providers of worksite disability benefits, MetLife will provide you with caring, compassionate and accurate claims service if you experience a disability.

SHORT-TERM DISABILITY INSURANCE COVERAGE

100% Employee-paid Coverage—State Government and Higher Education Employees	
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 his or her appointing authority to work at least 1,450 hours per fiscal year (July-June); or deemed eligible by applicable federal law, state law or are covered on the state medical benefit plan during a federally mandated stability period.
% of Gross Annual Base Salary[1] Paid Weekly	60% of salary paid weekly
Maximum Weekly Benefit	Up to $2,500
Minimum Weekly Benefit[2]	$25
Elimination Period	14 calendar days
Maximum Benefit Period	13 weeks
Evidence of Insurability[3]	No health questions asked for new hires who enroll within 30 days of eligibility date. Evidence of insurability required for late applicants, during an annual enrollment period or for experiencing a qualifying event.
Benefit Pre-existing Condition[4]	Benefits are not excluded due to a pre-existing condition.

Short-term Disability Insurance Rates

The following monthly premiums are effective **Jan. 1, 2027–Dec. 31, 2027.**
Your premium will be paid through convenient payroll deduction.

Short-term Disability Insurance Cost: Per $100 of Member's Covered Monthly Salary	
60%, 14-day elimination period	$0.20

Calculate Your Monthly Premium for Short-term Disability Insurance

For this example, we're using an employee earning $45,000 annually.

Steps	Example	Workspace
1. Determine your covered monthly salary. (Annual salary[1] divided by 12) If your annual salary exceeds $216,666.84, enter $18,055.57 as your covered monthly salary.[5]	$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. Calculate your approximate monthly premium. (Multiply your per $100 of covered monthly salary by the appropriate rate based on option elected.)	$37.50 x $0.20 = **$7.50**	

1. Annual salary will be based on your date-of-hire salary for new hires; thereafter, the gross base annual salary you make on Sept. 1 of each calendar year determines the benefit you are eligible for beginning Oct. 1 of each calendar year.
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. 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.
4. Pre-existing condition means a sickness or accidental injury for which you: 1) received medical treatment, consultation, care or services; or 2) took prescribed medication or had medications prescribed in the three months before your insurance under the certificate takes effect.
5. 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.

LONG-TERM DISABILITY INSURANCE COVERAGE

Newly hired state government and higher education employees are automatically enrolled into state-paid long-term disability coverage. There are no health questions to answer for LTD coverage.

Premiums Paid by the State for State Government and Higher Education Employees	
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 his or her appointing authority to work at least 1,450 hours per fiscal year (July-June); or deemed eligible by applicable federal law, state law or are covered on the state medical benefit plan during a federally mandated stability period.
% of Gross Annual Base Salary[1] Paid Monthly	63% of salary paid weekly
Maximum Monthly Benefit	Up to $10,000 per month (covers annual salary of $190,476.24)
Minimum Monthly Benefit[2]	Greater of 10% benefit or $100 per month
Elimination Period	90 calendar days
Own Occupation	36 months
Maximum Benefit Period	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.
Evidence of Insurability	No health questions asked.
Benefit Pre-existing Condition[3]	Benefits are not payable for a disability that results from a pre-existing condition if member received diagnosis or treatment 3 months prior to or within 12 consecutive months of the date disability insurance became effective.

1. Annual salary will be based on your date-of-hire salary for new hires; thereafter, the gross base annual salary you make on Sept. 1 of each calendar year determines the benefit you are eligible for beginning Oct. 1 of each calendar year.
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 leave, sick leave, compensatory leave and any other employer paid leave programs.
3. Pre-existing condition means a sickness or accidental injury for which you: 1) received medical treatment, consultation, care or services; or took prescribed medication or had medications prescribed; in the three months before your insurance under the certificate takes effect.

LONG-TERM DISABILITY INSURANCE COVERAGE (continued)

How to file a disability claim

Step 1: Gather your information.

Have this information ready before you file:

- **Personal:** name, address, phone number, Social Security number, employee ID and job title
- **Job:** work location, schedule, supervisor's name and phone number and hire date
- **Illness or injury:** last day worked, what happened, when it started and expected return date if known
- **Doctor or provider:** name, address, phone number and fax number

Medical authorization may be required.
MetLife may need medical information to review your claim. Tell your healthcare provider that MetLife is handling your claim or leave and that you authorize release of your medical information.

Step 2: File your claim.

Choose how to file: by phone, online or paper form

By phone:
Call the **MetLife Claims Center**
at **855.700.8001,** Monday through Friday, **7 a.m. to 10 p.m. CT.**

Online:
Go to **metlife.com/mybenefits** and follow the steps to submit your claim.

By paper form:
Download the form from **metlife.com/mybenefits,** complete it and mail or fax it to:
Metropolitan Insurance Company
PO Box 14590
Lexington, KY 40512
Fax: 800.230.9531

Step 3: Track your claim.

Check your claim status online, via MyBenefits or in the MetLife U.S. app.

IMPORTANT ANSWERS TO SOME COMMON QUESTIONS

When do short-term disability benefit payments begin and how long do they continue?

If the claimant meets the applicable definition of disability, benefit payments will begin after the end of the elimination period and once all accrued paid leave (annual leave, sick leave and compensatory time) and paid parental leave have been exhausted, subject to the rules of the employer. 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 is 14 calendar days.

The maximum benefit period is 13 weeks. The benefit period starts once the elimination period has been satisfied, but the benefit payments will not start until all accrued paid leave (annual leave, sick leave and comp time) and paid parental leave have been exhausted, subject to the rules of the employer. **Please note** every disability is different, and for numerous reasons, not every disability may last for the maximum period.

When do long-term disability benefit payments begin and how long do they continue?

If the claimant meets the applicable definition of disability, benefit payments will begin after the end of the elimination period and once all accrued paid leave (annual leave, sick leave and comp time) and paid parental leave have been exhausted, subject to the rules of the employer. 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. The elimination period for long-term disability is 90 calendar days.

Your plan's maximum benefit period is dependent on your age on your date of disability. Monthly payments may last to a maximum benefit period, or your Social Security normal retirement age, after you satisfy the elimination period. If you are age 65 or older on the date of disability, your maximum benefit period is as follows:

Age 65, 24 months | Age 66, 21 months | Age 67, 18 months | Age 68, 15 months | Age 69+, 12 months

The benefit period starts once the elimination period has been satisfied, but the benefit payments will not start until all accrued paid leave (annual leave, sick leave and comp time) and paid parental leave have been exhausted, subject to the rules of the employer. **Please note** every disability is different, and for numerous reasons, not every disability may last for the maximum period.

How does leave time affect disability benefits?

When your disability is approved by MetLife, your short-term and long-term disability benefit payments begin after:

- The elimination period
- AND you've used any accrued sick leave, annual leave, compensatory leave and paid parental leave, subject to the rules of your employer

For more information about a claim or benefits,
contact MetLife at 855.700.8001, Monday–Friday, 7 a.m.–10 p.m., CT.

For a full list of frequently asked questions, please visit **metlife.com/stateoftn.**

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 based on calendar days.
2. **Elimination Period**–The portion of the disability period during which the short-term disability plan does not pay benefits. The elimination period begins on the first day of disability and continues for the consecutive 14-calendar-day period of time outlined in the plan. Elimination period is based on calendar days.
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 13 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 based on work day or work hour.
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 parental/accrued paid leave after elimination period = payable benefit period.

PAYABLE BENEFIT PERIOD CALCULATION— SHORT-TERM DISABILITY EXAMPLES (continued)

EXAMPLE BELOW

Condition A–Requires six weeks to recover

Short-term Disability Timeline

Situation scenario:

- Member's approved disability period = 6 weeks
- Member's accrued paid leave = 1 week
- Elimination period = 14 calendar days
- Member's payable benefit period = 4 weeks

Payment details:

- One week accrued paid leave from the state of Tennessee
- Four weeks STD pay from the STD plan with MetLife
- Member will have one week during the elimination period that is not paid by the state of Tennessee or the STD plan with MetLife.

<table>
<tr><th>Date of Disability</th><th>Week 1</th><th>Week 2</th><th>Week 3</th><th>Week 4</th><th>Week 5</th><th>Week 6</th><th>Total</th></tr>
<tr><td colspan="7">Short-term Disability–Disability Period</td><td>6 weeks</td></tr>
<tr><td colspan="3">Elimination Period</td><td colspan="4"></td><td>14 calendar days</td></tr>
<tr><td colspan="3"></td><td colspan="4">Benefit Period</td><td>4 calendar weeks</td></tr>
<tr><td colspan="2">Accrued Paid Leave</td><td colspan="5">1 work week of employer
Accrued Paid leave must be exhausted.</td><td>1 work week</td></tr>
<tr><td colspan="3">Elimination Period not paid by STD plan</td><td colspan="4"></td><td>2 weeks</td></tr>
<tr><td colspan="3"></td><td colspan="4">Paid by STD plan for 4 calendar weeks.
Checks issued by MetLife STD plan.</td><td>4 calendar weeks</td></tr>
</table>

NOTE: The maximum benefit period duration for STD is 13 weeks. However, each disability is different, and for numerous reasons, not all disabilities will result in the full 13-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 based on calendar day. 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 a comprehensive list of other sources of income which may reduce the STD benefit.

Long-term disability insurance: Limitations

If you are disabled due to one or more of the following medical conditions described below, we will limit your disability benefits to a lifetime maximum equal to the lesser of:

- 24 months of disability during your lifetime for any one or more, or all of the above conditions
- The maximum benefit period

Subject to the administration of limited disability benefits for disability due to mental and nervous disorders or diseases; alcohol, drug or substance abuse or addiction; neuromuscular, musculoskeletal or soft-tissue disorders; chronic fatigue syndrome and related disorders; or fibromyalgia as set forth below:

Your disability benefits will be limited as stated above for:

1. Disability due to alcohol, drug or substance abuse or addiction. We require you to participate in an alcohol, drug or substance addiction recovery program recommended by a physician. We will end disability benefit payments at the earliest of the period described above or the date you cease, refuse to participate in or complete such recovery program.

2. Mental or nervous disorder or disease that results from any cause, except for:
    - Neurocognitive disorders
    - Schizophrenia

If you are confined in a hospital or mental health or alcohol and drug facility at the end of the period shown above for which benefits are to be paid, we will continue your monthly benefits until the end of your hospital or mental health or alcohol and drug facility confinement.

For purposes of this provision, mental health facility means a facility licensed in the jurisdiction in which it is located to provide care and treatment for a mental or nervous disorder or disease. Such facility must provide care on a 24-hour-a-day basis under the supervision of a staff of physicians and must provide a broad range of nursing care on a 24-hour-a-day basis by or under the direction of a registered professional nurse.

3. Neuromuscular, musculoskeletal or soft-tissue disorders including, but not limited to, any disease or disorder of or injury to the spine or extremities and their surrounding soft tissue; sprains or strains of joints or their adjacent muscles; carpal tunnel syndrome or other repetitive motion disorders, unless the disability has objective evidence of:
    - Myelopathies
    - Myopathies
    - Connective tissue disorder or disease
    - Tumors of the spine, bone or soft tissue
    - Spinal vascular malformations
    - Spinal cord damage

4. Chronic fatigue syndrome and related disorders.

5. Fibromyalgia.

LIMITATIONS AND EXCLUSIONS (continued)

Administration of limited disability benefits for disability due to mental and nervous disorders or diseases

If no exception above applies, and you are disabled as a result of more than one injury or sickness for which disability benefits are payable under this certificate, each of which are subject to the provisions of the DISABILITY INCOME INSURANCE: LIMITED DISABILITY BENEFITS section, the benefit limitation periods will run concurrently for all such conditions.

DEFINED TERMS USED IN LIMITED DISABILITY BENEFITS

Carpal tunnel syndrome means an entrapment median neuropathy, which causes pain, numbness and other symptoms in the distribution of the median nerve due to its compression at the wrist.

Chronic fatigue syndrome means the clinically evaluated, unexplained persistent or relapsing chronic fatigue that is not substantially alleviated by rest. The diagnosis must be established following the Centers for Disease Control and Prevention current clinical criteria as of the date of your disability.

Connective tissue disorder or disease means any of a group of diseases affecting the connective tissues of the body. These conditions include, but are not limited to, rheumatoid arthritis, Marfan syndrome, systemic lupus erythematosus, scleroderma, Ehlers-Danlos syndrome or polymyositis. The diagnosis must be established using American College of Rheumatology current clinical criteria as of the date of your disability.

Fibromyalgia means a medical condition evidenced by widespread soft-tissue pain. The diagnosis must be established following the American College of Rheumatology current clinical criteria as of the date of your disability.

Mental or nervous disorder or disease means a medical condition which meets the diagnostic criteria set forth in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, or as of the date of your disability.

Musculoskeletal means the bones, joints, joint capsules, cartilage or adjacent tendons, ligaments or muscles.

Myelopathies means diseases of the spinal cord supported by objective clinical findings of spinal cord pathology.

Myopathies means diseases of muscle fibers, supported by pathological findings on biopsy or electromyography.

Neurocognitive disorder means a condition that meets the diagnostic criteria for neurocognitive disorders set forth in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders as of the date of your disability, and the cognitive deficits that relate to the disability are not attributable to another mental or nervous disorder or disease. Neurocognitive disorders include, but are not limited to, conditions such as Alzheimer's disease and other forms of dementia and traumatic brain injury.

Neuromuscular means the peripheral motor nerves and the muscles that such nerves supply. Related disorders means conditions that are similar to chronic fatigue syndrome in that the symptoms associated with the condition are comparable. These conditions include, but are not limited to, the following:

- Chronic fatigue immunodeficiency syndrome
- Post-viral syndrome
- Epstein-Barr virus infection

The diagnosis must be established following the Centers for Disease Control and Prevention current clinical criteria as of the date of your disability.

Repetitive motion disorders means muscular conditions that result from repeated motions performed in the course of normal work or daily activities and affecting upper or lower extremities.

Schizophrenia means a chronic psychiatric disorder diagnosed in accordance with the diagnostic criteria for schizophrenia set forth in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders as of the date of your disability.

LIMITATIONS AND EXCLUSIONS (continued)

Seropositive arthritis means an inflammatory disease of the joints supported by clinical findings of arthritis, plus positive serological tests for connective tissue disease.

Soft tissue means the muscle, fat, fibrous tissues and blood vessels which connect, support or surround the bony structures and organs of the body.

Spinal means components of the bony spine or spinal cord.

Spinal cord damage means injury or disease of the spinal cord with resultant paralysis.

Spinal vascular malformations means abnormal development of blood vessels within the spinal cord.

Tumor(s) means abnormal growths which may be malignant or benign.

Long-term and short-term disability insurance: Exclusions

We will not pay for any disability caused or contributed to by:

1. War, whether declared or undeclared, or act of war, insurrection, rebellion or terrorist act
2. Your active participation in a riot
3. Intentionally self-inflicted injury
4. Attempted suicide
5. Commission of or attempt to commit a felony

In addition to the above exclusions, the following is applicable only to short-term disability insurance:

We will not pay short-term benefits for any disability caused or contributed to by elective treatment or procedures, such as:

1. Cosmetic surgery or treatment primarily to change appearance
2. Reversal of sterilization
3. Liposuction
4. Visual correction surgery
5. In vitro fertilization, embryo transfer procedure or artificial insemination

However, pregnancies and complications from any of these procedures will be treated as a sickness.

Please note that state variations may apply.

The member handbook provides a brief overview of the STD and LTD plans. A complete description of the benefits, provisions, conditions, limitations and exclusions will be included in the certificate of coverage. The certificate of coverage can be found on the Partners for Health website at **tn.gov/partnersforhealth** and on **metlife.com/stateoftn**. *We recommend you review this document.* **If any discrepancies exist between the information in this member handbook and the legal plan documents (certificate of coverage), the legal plan documents will govern.**

Please note: Long-term disability and short-term disability coverages are provided under a group insurance policy issued to your employer by MetLife. This LTD and STD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your LTD and STD contributions cease (if applicable) or upon termination of the group contract by your employer. Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force.
Ask your MetLife group representative for complete costs and details.

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

MetLife Group Disability Income Insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPNP23-2T DI.

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