



Disability Presentation: Prepared for the State of Arizona

May 2022

*Please note, benefits information provided in this presentation is for year 2022.



Agenda

Introductions / Housekeeping items?

What is Disability Insurance

Definitions & Key Terms

STD & LTD Plan Designs

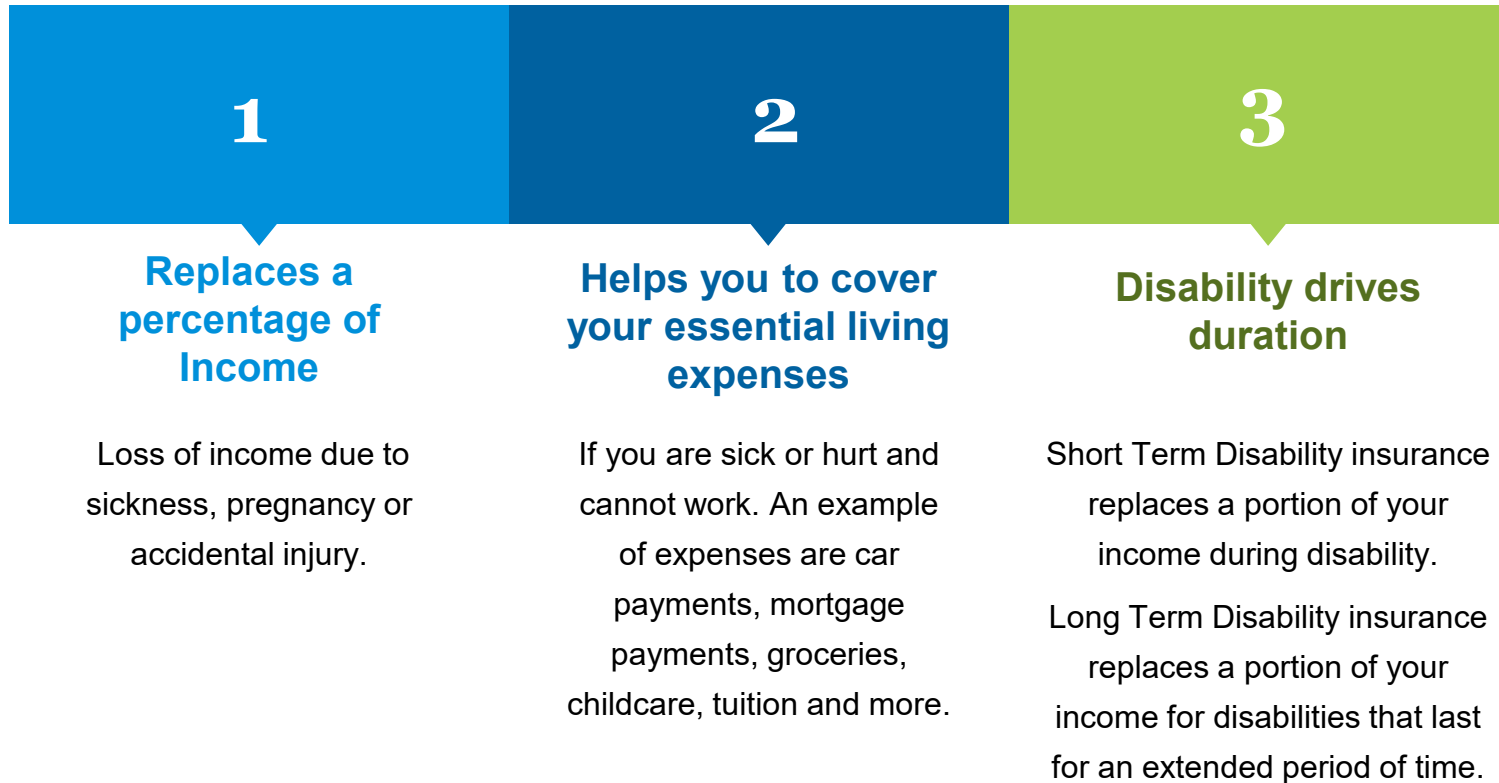
Elimination Period

Claim Process

Resources

Q&A

What is Disability Insurance?



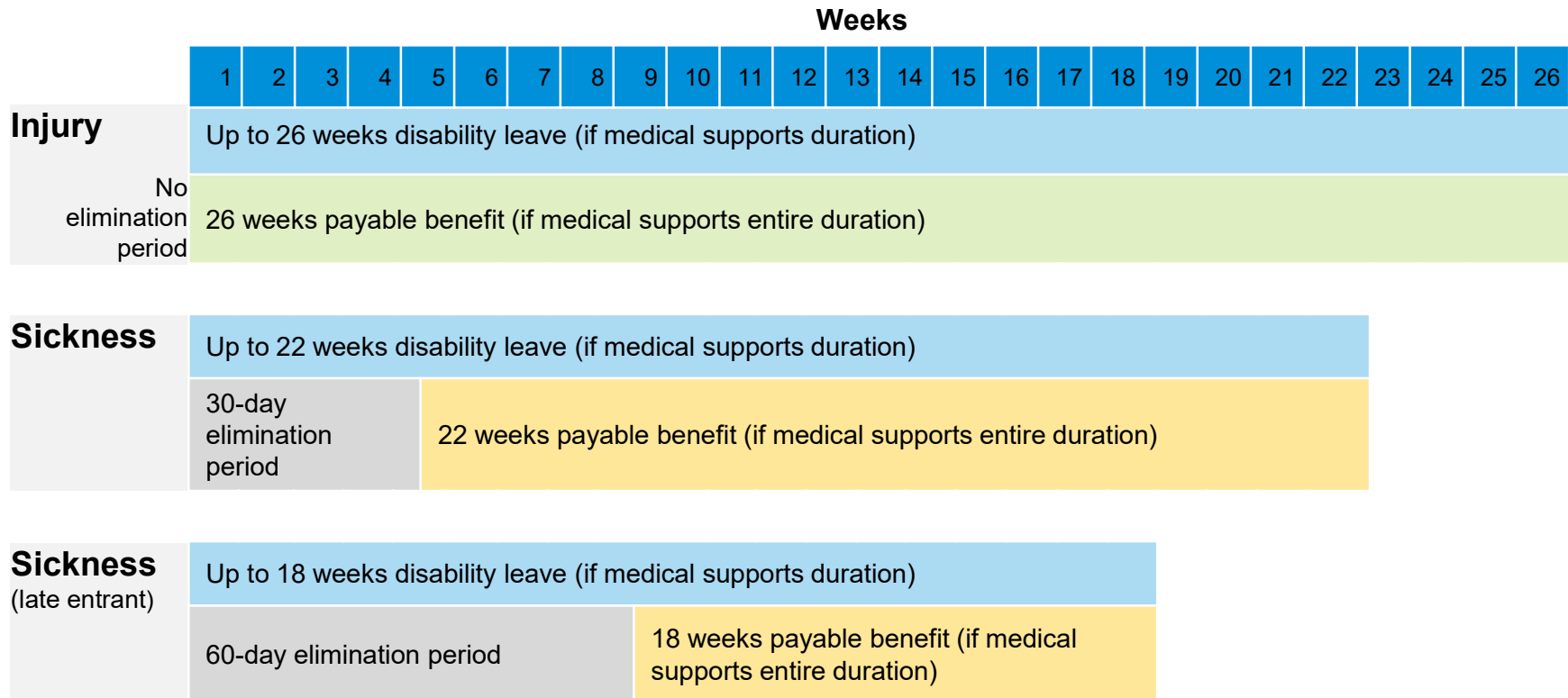
Definitions & Key Terms

- **Elimination Period** – The period of Disability during which MetLife does not pay benefits. The Elimination Period begins on the day of Disabled. Start of LTD coordinates with the end of the STD benefit.
- **Benefit Frequency** – The STD benefit is weekly, and the LTD benefit is monthly.
- **Benefit Period** – The timeframe which benefits are payable.
- **Offsets** – All other income that that will reduce disability benefits. Ex: Social Security Disability Income, Workers Compensation, State Disability Benefits, Sick pay, other leave benefits, etc.
 - Salary Continuance
 - Sick Pay
 - Annual Leave
 - Partial Return to Work
- **Maximum Benefit (payment)** – The maximum benefit amount the claimant can receive under the plan.
- **Minimum Benefit (payment)** – The minimum benefit amount the claimant can receive subject to overpayments and Rehabilitation Incentives.
- **SSNRA** – Social Security Normal Retirement Age. Age the individual is entitled to 100% of your Social Security Benefits – could be 65 or higher depending on the year of birth.
- **Salary Continuance** – When employee pay continues during the disability.

Short Term Disability (STD) plan

<p>Eligible Class</p>	<p>Class 1 - All Full-Time Active employees of the Policyholder enrolled within 31 days after becoming eligible; or continuously insured for entire 12 months prior, excluding temporary or seasonal employees</p> <p>Class 2 - All Full-Time Active employees of the Policyholder enrolled more than 31 days after becoming eligible; and were not continuously insured for entire 12 months prior, excluding temporary or seasonal employees</p>
<p>Benefit</p>	<p>66.67% of the first \$1,346 of Your Predisability Earnings, subject to the income that will reduce your disability income</p>
<p>Elimination Period</p>	<ul style="list-style-type: none"> • For Injury-None • For Sickness <ul style="list-style-type: none"> • Class 1 – 30 days • Class 2 – 60 days
<p>Minimum Weekly Benefit</p>	<p>\$67.31 or 10%, subject to overpayments and Rehabilitation Incentives</p>
<p>Maximum Weekly Benefit</p>	<p>\$897.43</p>
<p>Maximum Benefit Duration</p>	<ul style="list-style-type: none"> • For Injury-26 weeks • For Sickness <ul style="list-style-type: none"> • Class 1 – 22 weeks • Class 2 – 18 weeks

Short Term Disability elimination period



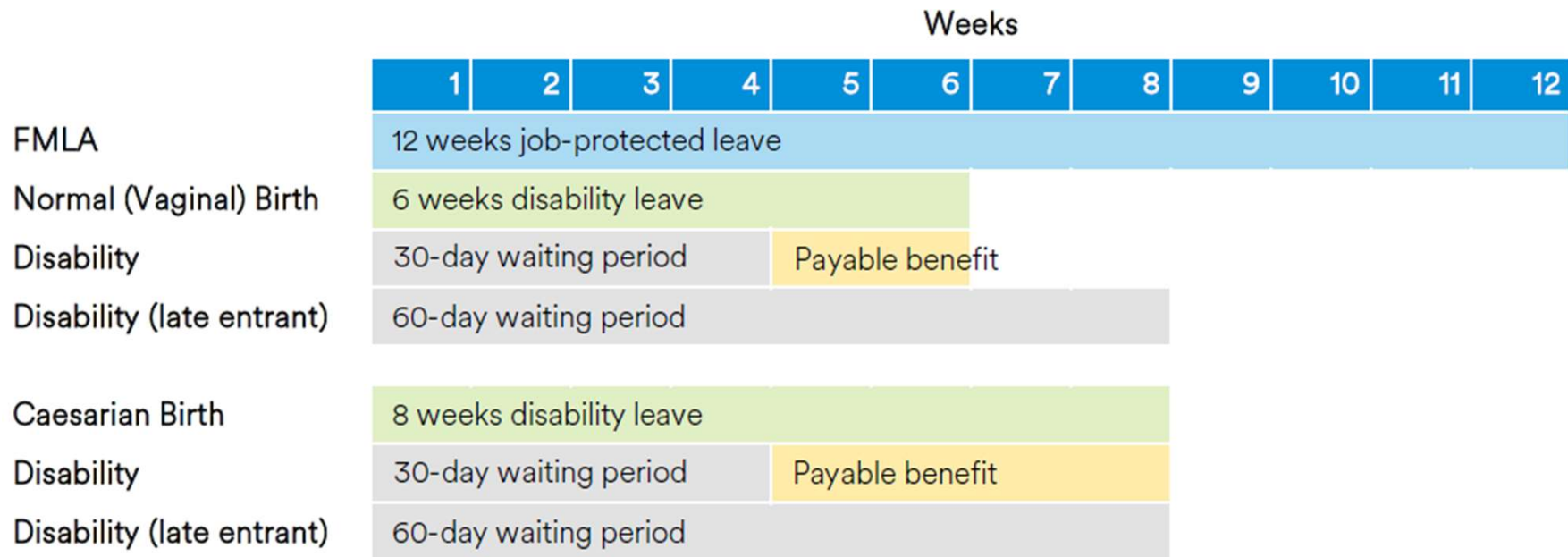
The elimination period is the amount of time at the beginning of the disability that benefits are not paid. The elimination period begins on the day of becoming disabled and continues for the period shown in the certificate of insurance.

STD Example for Injury

- Date of Hire: 1/1/21
- Employee enrolled in STD benefits: 1/18/21
- Disability date: 2/1/22
- Since the Employee is going out on disability for an injury, there is no elimination period to satisfy for STD
- Benefit start date: 2/1/22 (no elimination period)
- Benefits are payable from the benefit start date to disability resolution (ex: return to work, medical released, etc.)

STD Elimination Period

Example: Pregnancy



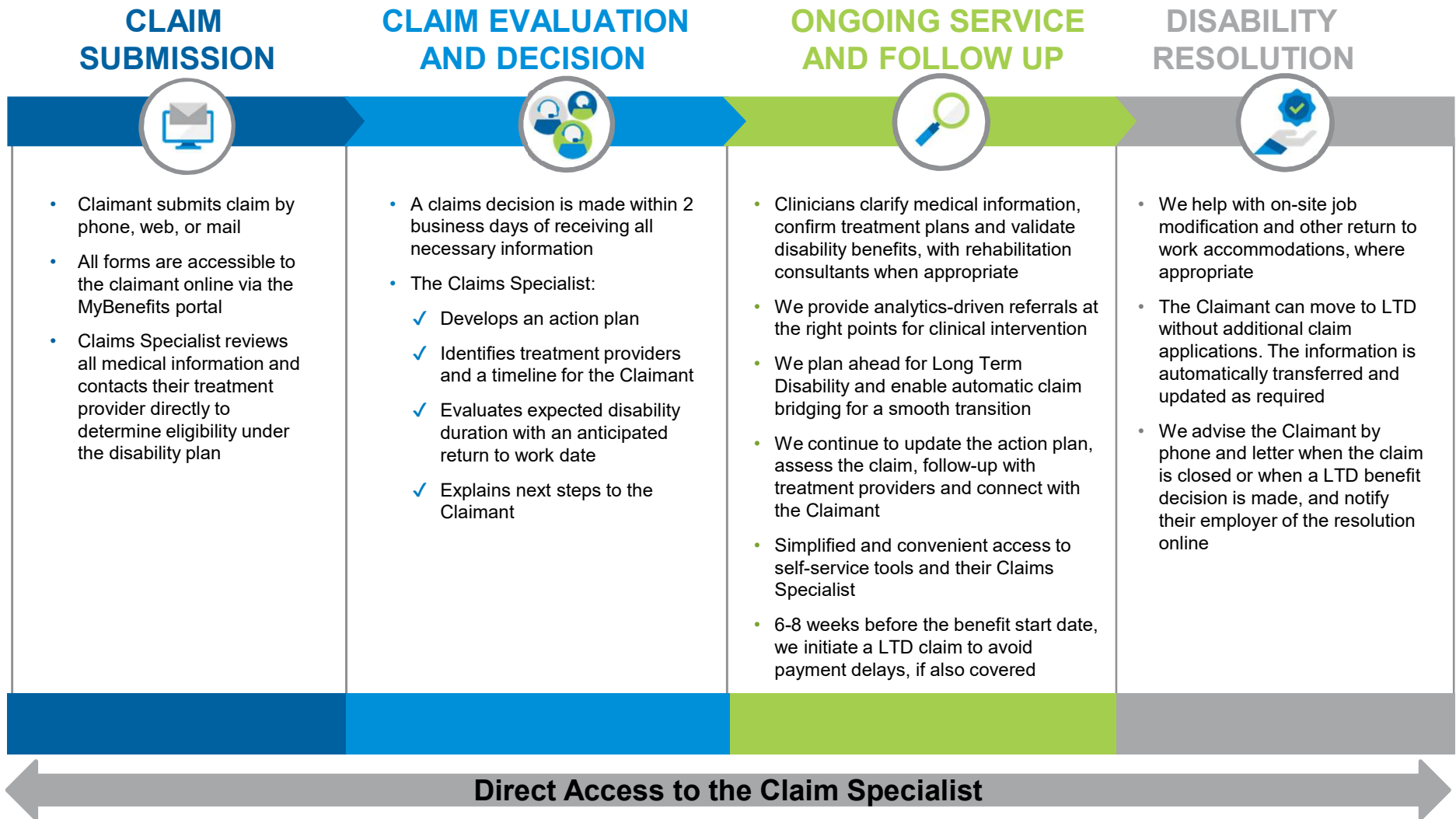
STD Example for Pregnancy

- Date of Hire: 1/1/20
- Employee enrolled in STD benefits: 1/15/20
- Employee falls under Class 1 as she enrolled within 31 days of becoming eligible
- Class 1: 30-day elimination period
- Delivery Date: 4/1/21 (vaginal birth)
- Elimination Period end date: 4/30/21 (30-day elimination period)
- Benefit start date: 5/1/21
- Recovery is 6 weeks from date of delivery for vaginal birth
- Benefits are not payable during the 30-day elimination period

Long Term Disability (LTD) plan

Eligible Class	The LTD plan has 3 eligible classes – Please refer to the plan for the details of each class
Benefit	66.67% of the first \$14,999 of Your Predisability Earnings, subject to the income which will reduce your disability benefit
Elimination Period	180 days
Minimum Monthly Benefit	10% of the Monthly Benefit before reductions for Other Income Benefits or \$100, whichever is greater, subject to the Overpayments and Rehabilitation Incentives
Maximum Monthly Benefit	\$10,000
Maximum Benefit Duration	A period of 12 months to age 65 depending on your age at the start of your disability

Disability Claim Overview



Disability Submission - Responsibilities

Claimant

- Reports absence to Employer
- Reports claim/leave to MetLife at **866-264-5144**
 - Telephonic Intake: M – F 8:00 a.m. – 11:00 p.m. EST
 - Web Intake: M – F 6:30 a.m. - 10:00 p.m. EST, Saturday 6:30 a.m. - 4:00 p.m. EST, Sunday 9:00 a.m. - 8:00 p.m. EST
- Reports disability related absences expected to last more than **30 days**
- If applicable, reports all Workers Compensation claims for FMLA approval and tracking to Employer
- Provides a signed copy of the Medical Authorization to MetLife
- Follows-up with the Healthcare Provider to ensure medical documentation is submitted promptly
- Ensures all documentation includes the appropriate claim number

State of Arizona Agency

- Coordinates work-related injuries or illnesses to Workers' Compensation Carrier
- Provides requested information to MetLife to assist in establishing the claim

MetLife

- Conducts a comprehensive claimant intake interview and establishes the claim
- Sends claim acknowledgement packet to claimant
- Requests medical certification and, if applicable, missing claim information
- Sends new claim submission notification to the Employer via MetLink

Ongoing Services - Responsibilities

Claimant

- Continues to partner with MetLife to provide required information for ongoing disability
- Received notification of subsequent claim decisions (approval extensions, denial) via phone, letter and MyBenefits

State of Arizona Agency

- Partners with MetLife for return-to-work opportunities
- Provides job descriptions and potential accommodations to MetLife if applicable

MetLife

- Partners with The State of Arizona Agency for return-to-work opportunities
- Continues to follow up with Healthcare Provider for updated medical information
- Monitors status of disability
- Notifies employee of subsequent claim decisions (approval, extension, denial) via phone, letter and MyBenefits

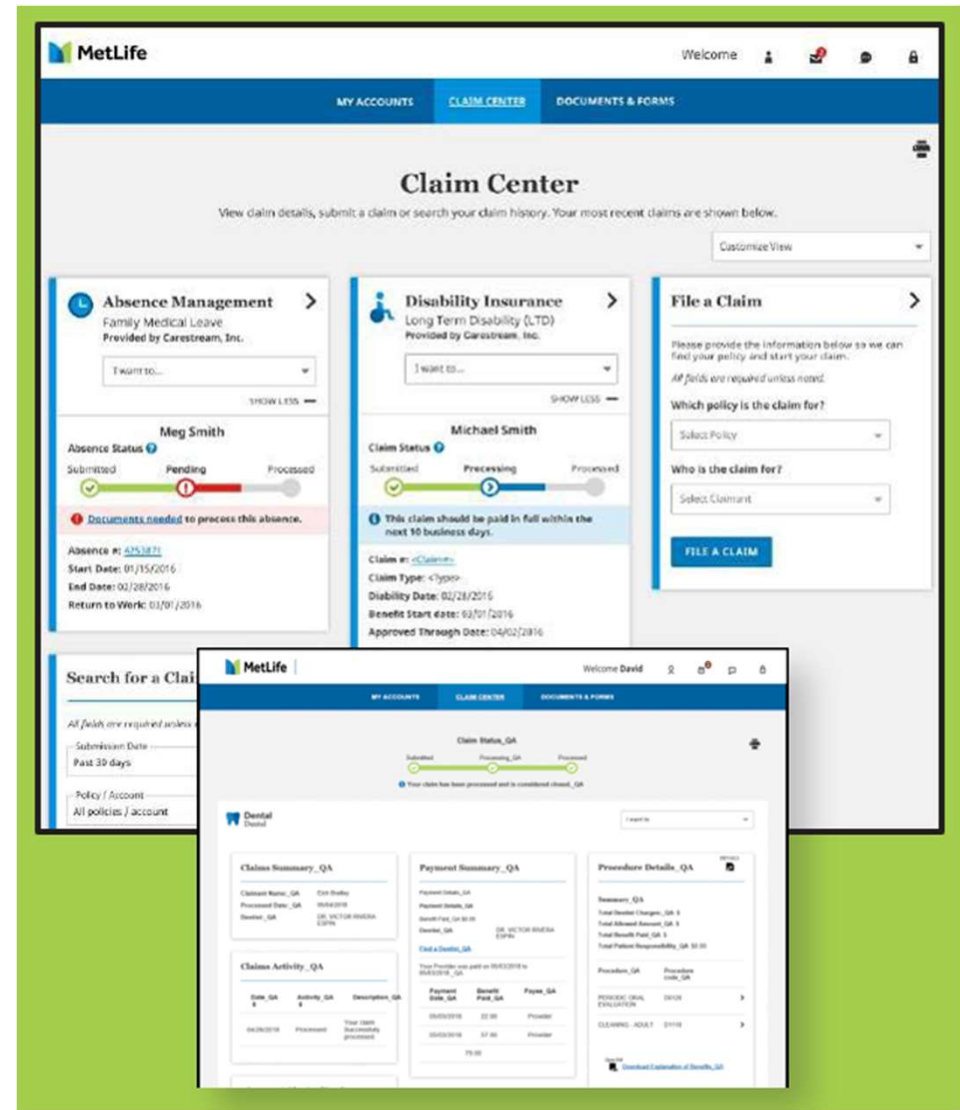
Centralized Claim Experience

MyBenefits

<https://mybenefits.metlife.com/stateofarizona>

Employees can view and manage their claims in one centralized location, the **Claim Center**

- ✓ An intuitive interface to view current and past claims
- ✓ View claims at a glance
(Submitted, Processing or Processed)
- ✓ Important alerts for when you need to take action
- ✓ Print, email or download



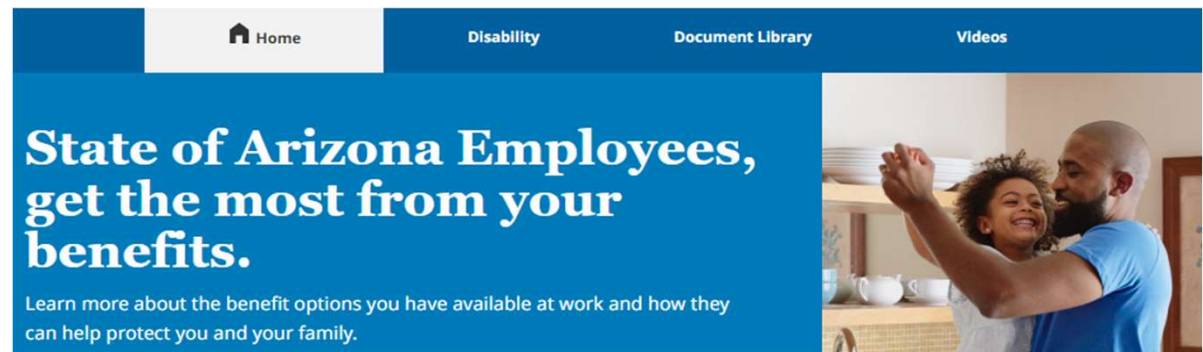
Resources for all

MetLife claims and customer service: **866-264-5144**

MyBenefits: <https://mybenefits.metlife.com/stateofarizona>

State of Arizona Microsite: <https://www.metlife.com/StateofArizona/>

- Tools and resources
- Materials & Plan Documents
- Elimination Period Flyer
- How to file a Claim
- Pregnancy Flyer



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Questions?



Thank you.