



Disability coverage: Protect your income

The University System of Georgia (USG) offers employees a financial safety net through short-term and long-term disability coverage, available through MetLife.

If you're unable to work because of an illness or accident, these disability benefits can replace some of the income you'll lose by not working:

- **Short-term disability (STD)** — After you've been disabled for 14 days, this benefit replaces 60% of your weekly salary, up to \$2,500. Benefits may last up to 11 weeks.
- **Long-term disability (LTD)** — If you are eligible, this benefit replaces 60% of your monthly salary, up to \$15,000. Benefits start 90 days after disability begins.

Note: USG employees can use available paid time off for salary continuation during the time before disability plan payments begin. Once an employee is approved to receive STD or LTD payments, his or her sick and vacation time can be saved for future use, but not combined with payments from disability plans.

Do you have a pre-existing medical condition?

You may not be eligible for LTD benefits for 12 months if you received treatment for a condition within three months of when your disability coverage begins.

Evidence of Insurability (EOI)

STD: You will not be required to submit EOI (or proof of good health) if you enroll for STD within the first 31 days of employment or initial eligibility. If you enroll at a later time, including during a subsequent Open Enrollment, you will be required to submit proof of good health.

LTD: You will not be required to submit EOI. However, you may not be eligible for LTD benefits for 12 months if you received treatment for a condition within three months of when your disability coverage begins.



HANDLE LIFE'S CHALLENGES

If you're enrolled in long-term disability coverage, EmployeeConnect Services, a free and confidential Employee Assistance Program (EAP), can help you with the challenges of life, including work, family, money, relationships and more.

The EAP is available 24/7, 365 days a year.

For more information, call **1-800-511-3920** or visit **members.mhn.com**.



Disability premiums

STD	LTD
\$.291/\$10 of covered benefit	\$.266/\$100 of covered salary

How can I calculate my rate?

STD calculation example	LTD calculation example
Monthly payroll	Monthly payroll
Rate: \$.291/\$10 covered benefit Annual salary = \$56,000 $\$56,000 / 52 = \$1,076.92$ weekly covered salary $\$1,076.92 * .60 = \646.15 weekly benefit $\$646.15 * .291 / \$10 = \mathbf{\$18.80}$ monthly premium	Rate: \$.266/\$100 covered salary Annual salary = \$56,000 $\$56,000 / 12 = \$4,666.67$ covered monthly salary $\$4,666.67 * .266 / \$100 = \mathbf{\$12.41}$ monthly premium
STD weekly benefit maximum = \$2,500	LTD monthly benefit maximum = \$15,000



HAVE A QUESTION?

Contact MetLife at
1-866-832-5759