

Beginning January 1, 2024, The City of Memphis will be offering disability insurance through MetLife.

SHORT-TERM DISABILITY (STD)

Short-Term Disability insurance pays a weekly benefit if you cannot work due to a covered illness or injury. STD benefits replace a portion of your weekly income, by providing funds directly to you to help pay your bills and living expenses.

Eligibility: Full-time permanent, active employees of City of Memphis over 18 years old.

Premium: You pay 100% for this coverage through payroll deduction.

Your benefit begins after a 14-day waiting period and will pay a maximum of 166 days. STD benefits will end the day long-term disability benefits become payable to you under a group plan provided by the City of Memphis.

STD benefits will not be paid while a member is eligible to receive sick pay.

LONG-TERM DISABILITY (LTD)

- **Eligibility:** Full-time, active employees of the City of Memphis over the age of 18.
- **Premium:** Employer-paid benefit by the City of Memphis.
- **LTD Benefit:** 60% of the first \$8,333 of your pre-disability earnings, reduced by deductible income.
- **Maximum LTD Benefit:** \$5,000, before reduction of deductible income.
- **Assisted Living Benefit:** An additional 20% of the first \$8,333 of your pre-disability earnings, not to exceed \$1,667.
- **Benefit waiting period:** 180 days.
- **Maximum benefit period:** Determined by your age when disability begins. For additional information, refer to your policy.
- Deductible while on disability which would then reduce your weekly or monthly benefit amount paid by MetLife.

**Questions?
We're here to help.**



Contact MetLife at:
1-800-GET MET8
(1 800 438-6388)