



## **Frequently Asked Questions (FAQs)**

### **Short and long-term disability Insurance**

#### **I enrolled in short-term (30-day) and long-term disability coverage with MetLife. Will I have long and short-term disability coverage through MetLife for 2018?**

No. Due to internal reasons, you are now unable to have short or long-term disability coverage through MetLife. We are undergoing another process to select a new group disability provider, which we expect to secure in early Spring 2018. However, if you were previously enrolled in Standard Insurance long-term disability, you will maintain that coverage for 2018.

#### **Will I now have to enroll in Standard Insurance to maintain long-term disability coverage for 2018?**

If you were already enrolled in long-term disability through Standard for 2017, you will automatically maintain that coverage.

If you weren't enrolled, we will enroll you and pay the first month's premium. However, you will have to opt-out between January 3 and 19, if you do NOT want to pay for or keep that coverage after January.

#### **Will long-term disability through Standard cost the same as MetLife?**

The Standard long-term disability is slightly higher in cost, but we are seeking another group disability provider to ensure we can find more affordable coverage rates for our employees.

#### **I know I now have long-term disability insurance through Standard, but do I have short-term coverage?**

Unfortunately, no. We are undergoing a process to select a new group disability provider that can supply both. We encourage you to explore individual short-term coverage options that will protect you in the event of a short-term leave.

#### **How can I find individual short-term coverage options until a group disability provider has been identified?**

You may choose from the three supplemental vendors below for individual disability plans:

- **AFLAC**  
Mark Turnbow  
Phone Number: (901) 870-4206
- **American Fidelity**  
Candice Chambers or Kenneth Greene  
Phone number: 901-458-9252
- **Colonial Life**  
[support@hro-partners.com](mailto:support@hro-partners.com) or call us at: 1-866-822-0123.