



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 and the District will pay the first month's premium by refunding you on the 1/26/18 paycheck.

If you weren't enrolled, we will enroll you and the District will pay the first month's premium by refunding you on the 1/26/18 paycheck. 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 or call us at: 1-866-822-0123.