



CONTRACT AMENDMENT COVER SHEET

Agency Tracking # 31786-00122	Edison ID	Contract # 52383	Amendment # One
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Contractor Legal Entity Name Metropolitan Life Insurance Company	Edison Vendor ID 190862
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Amendment Purpose & Effect(s)
 Correcting contract language including the removal of a broken URL link; incorrect name of the program; updating of Contract Attachment D language; and removal of waiver or premium for short-term disability benefit program information

Amendment Changes Contract End Date: YES NO **End Date:** 12/31/2019

TOTAL Contract Amount INCREASE or DECREASE per this Amendment (zero if N/A): \$ N/A

Funding —					
FY	State	Federal	Interdepartmental	Other	TOTAL Contract Amount
2017			\$0		\$0
2018			\$145,911,600		\$145,911,600
2019			\$145,911,600		\$145,911,600
TOTAL:			\$291,823,200		\$291,823,200

American Recovery and Reinvestment Act (ARRA) Funding: YES NO

Budget Officer Confirmation: There is a balance in the appropriation from which obligations hereunder are required to be paid that is not already encumbered to pay other obligations.

Veronica Colman 1/27/17

CPO USE

Speed Chart (optional)	Account Code (optional)
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**AMENDMENT ONE
OF CONTRACT #52383**

This Amendment is made and entered by and between the State of Tennessee, State Insurance Committee, hereinafter referred to as the "State" and Metropolitan Life Insurance Company (MetLife), hereinafter referred to as the "Contractor." For good and valuable consideration, the sufficiency of which is hereby acknowledged, it is mutually understood and agreed by and between said, undersigned contracting parties that the subject contract is hereby amended as follows:

1. Contract Section A.11.d. is deleted in its entirety and replaced with the following:

Security Audit. The State may conduct audits of Contractor's compliance with the State's Enterprise Information Security Policy ("The Policy") or under this Contract, including those obligations imposed by Federal or State law, regulation or policy. The Policy, as may be periodically revised, will be sent to the Contractor by the State. The State's right to conduct security audits is independent of any other audit or monitoring required by this Contract. The timing and frequency of such audits shall be at the State's discretion and may, but not necessarily shall, be in response to a security incident.

A security audit may include the following: (i) review of access logs, screen shots and other paper or electronic documentation relating to Contractor's compliance with the Policy. This may include review of documentation relevant to subcontractors or suppliers of security equipment and services used with respect to State data; (ii) physical inspection of controls such as door locks, file storage, communications systems, and employee identification procedures; and (iii) interviews of responsible technical and management personnel regarding security procedures.

Contractor shall provide reports or additional information upon request of the state and access by the State or the State's designated staff to Contractor's facilities and/or any location involved with providing services to the State or involved with processing or storing State data, and Contractor shall cooperate with State staff and audit requests submitted under this Section. Any confidential information of either party accessed or disclosed during the course of the security audit shall be treated as set forth under this Contract or federal or state law or regulations. Each party shall bear its own expenses incurred in the course of conducting this security audit. Contractor shall at its own expense promptly rectify any non-compliance with the Policy or other requirements identified by this security audit and provide proof to the State thereof.

2. Contract Attachment C #12 is deleted in its entirety and replaced with the following:

12) **Ad-Hoc Reports**, The Contractor shall submit such ad-hoc reports as are deemed by the State to be necessary to analyze the Program. The exact format, frequency and due dates for such reports shall be mutually agreed upon with the Contractor and shall be submitted at no cost to the State.

3. Contract Section C.3. is deleted in its entirety and replace with the following:

C.3. Payment Methodology. The Contractor shall be compensated based on the level of coverage in the Disability Insurance Program elected by Members and the premium rates presented below, in a total amount not to exceed the Contract Maximum Liability established in section C.1.

- a. The Contractor's compensation shall be contingent upon the satisfactory provision of goods or services as set forth in Section A. Any implementation efforts and activities prior to services preformed starting January 1, 2018, will be at no additional cost to the State.
- b. The Contractor shall be compensated based upon the following payment methodology:
 - (1) **For service performed from January 1, 2018, through December 31, 2019, the following rates shall apply:**

Note: The Member's age and salary shall be as of September 1 of the current calendar year, or another date established by the State, and shall be effective as of October 1 of the current calendar year, or another date established by the State.

SHORT TERM DISABILITY PROGRAM with EMPLOYEE PAY ALL PREMIUM (Central State Government Employees and/or Higher Education Employees)		
TABLE A		
Guaranteed Monthly STD Employee Premiums	Calendar Year 2018 1/1/2018 – 12/31/2018	Calendar Year 2019 1/1/2019 – 12/31/2019
Option A - 60%, 14 day elimination period	\$1.34 / Member per \$100 of Member's Covered Monthly Salary	\$1.34 / Member per \$100 of Member's Covered Monthly Salary
Option B - 60%, 30 day elimination period	\$1.08 / Member per \$100 of Member's Covered Monthly Salary	\$1.08 / Member per \$100 of Member's Covered Monthly Salary

SHORT TERM DISABILITY PROGRAM with EMPLOYER PAY ALL PREMIUM (Central State Government Employees and/or Higher Education Employees)		
TABLE B		
Guaranteed Monthly STD Employee Premiums	Calendar Year 2018 1/1/2018 – 12/31/2018	Calendar Year 2019 1/1/2019 – 12/31/2019
Option A - 60%, 14 day elimination period	\$0.84 / Member per \$100 of Member's Covered Monthly Salary	\$0.84 / Member per \$100 of Member's Covered Monthly Salary
Option B - 60%, 30 day elimination period	\$0.68 / Member per \$100 of Member's Covered Monthly Salary	\$0.68 / Member per \$100 of Member's Covered Monthly Salary

Scenario One: LONG TERM DISABILITY PROGRAM with EMPLOYEE PAY ALL PREMIUM (Central State Government Employees and Higher Education Employees)		
Guaranteed Monthly LTD Employee Premiums	Calendar Year 2018 1/1/2018 – 12/31/2018	Calendar Year 2019 1/1/2019 – 12/31/2019
Option 1 - 60%, 90 day elimination period, Age Band Premium Rate – TABLE C		
Age		
<30	\$0.08 / Member per \$100 of Member's Covered Monthly Salary	\$0.08 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.08 / Member per \$100 of Member's Covered Monthly Salary	\$0.08 / Member per \$100 of Member's Covered Monthly Salary

35-39	\$0.16 / Member per \$100 of Member's Covered Monthly Salary	\$0.16 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.24 / Member per \$100 of Member's Covered Monthly Salary	\$0.24 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.30 / Member per \$100 of Member's Covered Monthly Salary	\$0.30 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.37 / Member per \$100 of Member's Covered Monthly Salary	\$0.37 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$0.44 / Member per \$100 of Member's Covered Monthly Salary	\$0.44 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$0.61 / Member per \$100 of Member's Covered Monthly Salary	\$0.61 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.44 / Member per \$100 of Member's Covered Monthly Salary	\$0.44 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.44 / Member per \$100 of Member's Covered Monthly Salary	\$0.44 / Member per \$100 of Member's Covered Monthly Salary
Option 2 - 60%, 180 day elimination period, Age Band Premium Rate –TABLE D		
<30	\$0.07 / Member per \$100 of Member's Covered Monthly Salary	\$0.07 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.07 / Member per \$100 of Member's Covered Monthly Salary	\$0.07 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.13 / Member per \$100 of Member's Covered Monthly Salary	\$0.13 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.20 / Member per \$100 of Member's Covered Monthly Salary	\$0.20 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.25 / Member per \$100 of Member's Covered Monthly Salary	\$0.25 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.31 / Member per \$100 of Member's Covered Monthly Salary	\$0.31 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$0.37 / Member per \$100 of Member's Covered Monthly Salary	\$0.37 / Member per \$100 of Member's Covered Monthly Salary

60-64	\$0.51 / Member per \$100 of Member's Covered Monthly Salary	\$0.51 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.37 / Member per \$100 of Member's Covered Monthly Salary	\$0.37 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.37 / Member per \$100 of Member's Covered Monthly Salary	\$0.37 / Member per \$100 of Member's Covered Monthly Salary
Option 3 - 63%, 90 day elimination period, Age Band Premium Rate – TABLE E		
<30	\$0.09 / Member per \$100 of Member's Covered Monthly Salary	\$0.09 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.09 / Member per \$100 of Member's Covered Monthly Salary	\$0.09 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.19 / Member per \$100 of Member's Covered Monthly Salary	\$0.19 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.28 / Member per \$100 of Member's Covered Monthly Salary	\$0.28 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.36 / Member per \$100 of Member's Covered Monthly Salary	\$0.36 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.44 / Member per \$100 of Member's Covered Monthly Salary	\$0.44 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$0.52 / Member per \$100 of Member's Covered Monthly Salary	\$0.52 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$0.72 / Member per \$100 of Member's Covered Monthly Salary	\$0.72 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.52 / Member per \$100 of Member's Covered Monthly Salary	\$0.52 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.52 / Member per \$100 of Member's Covered Monthly Salary	\$0.52 / Member per \$100 of Member's Covered Monthly Salary
Option 4 - 63%, 180 day elimination period, Age Band Premium Rate – TABLE F		
<30	\$0.08 / Member per \$100 of Member's Covered Monthly Salary	\$0.08 / Member per \$100 of Member's Covered Monthly Salary

30-34	\$0.08 / Member per \$100 of Member's Covered Monthly Salary	\$0.08 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.16 / Member per \$100 of Member's Covered Monthly Salary	\$0.16 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.24 / Member per \$100 of Member's Covered Monthly Salary	\$0.24 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.30 / Member per \$100 of Member's Covered Monthly Salary	\$0.30 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.37 / Member per \$100 of Member's Covered Monthly Salary	\$0.37 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$0.44 / Member per \$100 of Member's Covered Monthly Salary	\$0.44 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$0.61 / Member per \$100 of Member's Covered Monthly Salary	\$0.61 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.44 / Member per \$100 of Member's Covered Monthly Salary	\$0.44 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.44 / Member per \$100 of Member's Covered Monthly Salary	\$0.44 / Member per \$100 of Member's Covered Monthly Salary

Scenario Two: LONG TERM DISABILITY PROGRAM with EMPLOYEE PAY ALL PREMIUM – STATE EMPLOYEES		
<i>*(Central State Government Employees and Higher Education Employees separated out)</i>		
Guaranteed Monthly LTD Employee Premiums	Calendar Year 2018 1/1/2018 – 12/31/2018	Calendar Year 2019 1/1/2019 – 12/31/2019
Option 1 - 60%, 90 day elimination period, Age Band Premium Rate – STATE EMPLOYEES – TABLE G		
Age		
<30	\$0.19 / Member per \$100 of Member's Covered Monthly Salary	\$0.19 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.19 / Member per \$100 of Member's Covered Monthly Salary	\$0.19 / Member per \$100 of Member's Covered Monthly Salary

35-39	\$0.38 / Member per \$100 of Member's Covered Monthly Salary	\$0.38 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.56 / Member per \$100 of Member's Covered Monthly Salary	\$0.56 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.71 / Member per \$100 of Member's Covered Monthly Salary	\$0.71 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.87 / Member per \$100 of Member's Covered Monthly Salary	\$0.87 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$1.04 / Member per \$100 of Member's Covered Monthly Salary	\$1.04 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$1.40 / Member per \$100 of Member's Covered Monthly Salary	\$1.40 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.93 / Member per \$100 of Member's Covered Monthly Salary	\$0.93 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.93 / Member per \$100 of Member's Covered Monthly Salary	\$0.93 / Member per \$100 of Member's Covered Monthly Salary
Option 2 - 60%, 180 day elimination period, Age Band Premium Rate – TABLE H		
<30	\$0.15 / Member per \$100 of Member's Covered Monthly Salary	\$0.15 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.15 / Member per \$100 of Member's Covered Monthly Salary	\$0.15 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.30 / Member per \$100 of Member's Covered Monthly Salary	\$0.30 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.44 / Member per \$100 of Member's Covered Monthly Salary	\$0.44 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.56 / Member per \$100 of Member's Covered Monthly Salary	\$0.56 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.68 / Member per \$100 of Member's Covered Monthly Salary	\$0.68 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$0.82 / Member per \$100 of Member's Covered Monthly Salary	\$0.82 / Member per \$100 of Member's Covered Monthly Salary

60-64	\$1.09 / Member per \$100 of Member's Covered Monthly Salary	\$1.09 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.73 / Member per \$100 of Member's Covered Monthly Salary	\$0.73 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.73 / Member per \$100 of Member's Covered Monthly Salary	\$0.73 / Member per \$100 of Member's Covered Monthly Salary
Option 3 - 63%, 90 day elimination period, Age Band Premium Rate TABLE I		
<30	\$0.23 / Member per \$100 of Member's Covered Monthly Salary	\$0.23 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.23 / Member per \$100 of Member's Covered Monthly Salary	\$0.23 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.46 / Member per \$100 of Member's Covered Monthly Salary	\$0.46 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.68 / Member per \$100 of Member's Covered Monthly Salary	\$0.68 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.87 / Member per \$100 of Member's Covered Monthly Salary	\$0.87 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$1.06 / Member per \$100 of Member's Covered Monthly Salary	\$1.06 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$1.27 / Member per \$100 of Member's Covered Monthly Salary	\$1.27 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$1.71 / Member per \$100 of Member's Covered Monthly Salary	\$1.71 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$1.13 / Member per \$100 of Member's Covered Monthly Salary	\$1.13 / Member per \$100 of Member's Covered Monthly Salary
70+	\$1.13 / Member per \$100 of Member's Covered Monthly Salary	\$1.13 / Member per \$100 of Member's Covered Monthly Salary
Option 4 - 63%, 180 day elimination period, Age Band Premium Rate – TABLE J		
<30	\$0.18 / Member per \$100 of Member's Covered Monthly Salary	\$0.18 / Member per \$100 of Member's Covered Monthly Salary

30-34	\$0.18 / Member per \$100 of Member's Covered Monthly Salary	\$0.18 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.37 / Member per \$100 of Member's Covered Monthly Salary	\$0.37 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.54 / Member per \$100 of Member's Covered Monthly Salary	\$0.54 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.69 / Member per \$100 of Member's Covered Monthly Salary	\$0.69 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.84 / Member per \$100 of Member's Covered Monthly Salary	\$0.84 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$1.00 / Member per \$100 of Member's Covered Monthly Salary	\$1.00 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$1.35 / Member per \$100 of Member's Covered Monthly Salary	\$1.35 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.90 / Member per \$100 of Member's Covered Monthly Salary	\$0.90 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.90 / Member per \$100 of Member's Covered Monthly Salary	\$0.90 / Member per \$100 of Member's Covered Monthly Salary

Scenario Two: LONG TERM DISABILITY PROGRAM with EMPLOYEE PAY ALL PREMIUM - Higher Education Employees <i>*(Central State Government Employees and Higher Education Employees separated out)</i>		
Guaranteed Monthly LTD Employee Premiums	Calendar Year 2018 1/1/2018 – 12/31/2018	Calendar Year 2019 1/1/2019 – 12/31/2019
Option 1 - 60%, 90 day elimination period, Age Band Premium Rate –TABLE G		
Age		
<30	\$0.07 / Member per \$100 of Member's Covered Monthly Salary	\$0.07 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.07 / Member per \$100 of Member's Covered Monthly Salary	\$0.07 / Member per \$100 of Member's Covered Monthly Salary

35-39	\$0.14 / Member per \$100 of Member's Covered Monthly Salary	\$0.14 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.20 / Member per \$100 of Member's Covered Monthly Salary	\$0.20 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.25 / Member per \$100 of Member's Covered Monthly Salary	\$0.25 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.31 / Member per \$100 of Member's Covered Monthly Salary	\$0.31 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$0.37 / Member per \$100 of Member's Covered Monthly Salary	\$0.37 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$0.48 / Member per \$100 of Member's Covered Monthly Salary	\$0.48 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.32 / Member per \$100 of Member's Covered Monthly Salary	\$0.32 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.32 / Member per \$100 of Member's Covered Monthly Salary	\$0.32 / Member per \$100 of Member's Covered Monthly Salary
Option 2 - 60%, 180 day elimination period, Age Band Premium Rate – TABLE H		
<30	\$0.06 / Member per \$100 of Member's Covered Monthly Salary	\$0.06 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.06 / Member per \$100 of Member's Covered Monthly Salary	\$0.06 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.12 / Member per \$100 of Member's Covered Monthly Salary	\$0.12 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.17 / Member per \$100 of Member's Covered Monthly Salary	\$0.17 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.21 / Member per \$100 of Member's Covered Monthly Salary	\$0.21 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.27 / Member per \$100 of Member's Covered Monthly Salary	\$0.27 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$0.32 / Member per \$100 of Member's Covered Monthly Salary	\$0.32 / Member per \$100 of Member's Covered Monthly Salary

60-64	\$0.41 / Member per \$100 of Member's Covered Monthly Salary	\$0.41 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.27 / Member per \$100 of Member's Covered Monthly Salary	\$0.27 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.27 / Member per \$100 of Member's Covered Monthly Salary	\$0.27 / Member per \$100 of Member's Covered Monthly Salary
Option 3 - 63%, 90 day elimination period, Age Band Premium Rate – TABLE I		
<30	\$0.08 / Member per \$100 of Member's Covered Monthly Salary	\$0.08 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.08 / Member per \$100 of Member's Covered Monthly Salary	\$0.08 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.16 / Member per \$100 of Member's Covered Monthly Salary	\$0.16 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.24 / Member per \$100 of Member's Covered Monthly Salary	\$0.24 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.29 / Member per \$100 of Member's Covered Monthly Salary	\$0.29 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.36 / Member per \$100 of Member's Covered Monthly Salary	\$0.36 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$0.44 / Member per \$100 of Member's Covered Monthly Salary	\$0.44 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$0.56 / Member per \$100 of Member's Covered Monthly Salary	\$0.56 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.38 / Member per \$100 of Member's Covered Monthly Salary	\$0.38 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.38 / Member per \$100 of Member's Covered Monthly Salary	\$0.38 / Member per \$100 of Member's Covered Monthly Salary
Option 4 - 63%, 180 day elimination period, Age Band Premium Rate – TABLE J		
<30	\$0.07 / Member per \$100 of Member's Covered Monthly Salary	\$0.07 / Member per \$100 of Member's Covered Monthly Salary

30-34	\$0.07 / Member per \$100 of Member's Covered Monthly Salary	\$0.07 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.14 / Member per \$100 of Member's Covered Monthly Salary	\$0.14 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.20 / Member per \$100 of Member's Covered Monthly Salary	\$0.20 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.25 / Member per \$100 of Member's Covered Monthly Salary	\$0.25 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.31 / Member per \$100 of Member's Covered Monthly Salary	\$0.31 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$0.37 / Member per \$100 of Member's Covered Monthly Salary	\$0.37 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$0.48 / Member per \$100 of Member's Covered Monthly Salary	\$0.48 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.34 / Member per \$100 of Member's Covered Monthly Salary	\$0.34 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.34 / Member per \$100 of Member's Covered Monthly Salary	\$0.34 / Member per \$100 of Member's Covered Monthly Salary

Scenario Three: LONG TERM DISABILITY PROGRAM with EMPLOYEE PAY ALL PREMIUM – STATE EMPLOYEES		
<i>*(Central State Government Employees and Higher Education Employees separated out)</i>		
Guaranteed Monthly LTD Employee Premiums	Calendar Year 2018 1/1/2018 – 12/31/2018	Calendar Year 2019 1/1/2019 – 12/31/2019
Option 1 - 60%, 90 day elimination period, Age Band Premium Rate – TABLE K		
Age		
<30	\$0.20 / Member per \$100 of Member's Covered Monthly Salary	\$0.20 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.20 / Member per \$100 of Member's Covered Monthly Salary	\$0.20 / Member per \$100 of Member's Covered Monthly Salary

35-39	\$0.40 / Member per \$100 of Member's Covered Monthly Salary	\$0.40 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.59 / Member per \$100 of Member's Covered Monthly Salary	\$0.59 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.75 / Member per \$100 of Member's Covered Monthly Salary	\$0.75 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.92 / Member per \$100 of Member's Covered Monthly Salary	\$0.92 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$1.10 / Member per \$100 of Member's Covered Monthly Salary	\$1.10 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$1.46 / Member per \$100 of Member's Covered Monthly Salary	\$1.46 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.97 / Member per \$100 of Member's Covered Monthly Salary	\$0.97 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.97 / Member per \$100 of Member's Covered Monthly Salary	\$0.97 / Member per \$100 of Member's Covered Monthly Salary
Option 2 - 60%, 180 day elimination period, Age Band Premium Rate –TABLE M		
<30	\$0.16 / Member per \$100 of Member's Covered Monthly Salary	\$0.16 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.16 / Member per \$100 of Member's Covered Monthly Salary	\$0.16 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.31 / Member per \$100 of Member's Covered Monthly Salary	\$0.31 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.46 / Member per \$100 of Member's Covered Monthly Salary	\$0.46 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.59 / Member per \$100 of Member's Covered Monthly Salary	\$0.59 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.72 / Member per \$100 of Member's Covered Monthly Salary	\$0.72 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$0.86 / Member per \$100 of Member's Covered Monthly Salary	\$0.86 / Member per \$100 of Member's Covered Monthly Salary

60-64	\$1.14 / Member per \$100 of Member's Covered Monthly Salary	\$1.14 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.76 / Member per \$100 of Member's Covered Monthly Salary	\$0.76 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.76 / Member per \$100 of Member's Covered Monthly Salary	\$0.76 / Member per \$100 of Member's Covered Monthly Salary
Option 3 - 63%, 90 day elimination period, Age Band Premium Rate – TABLE O		
<30	\$0.24 / Member per \$100 of Member's Covered Monthly Salary	\$0.24 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.24 / Member per \$100 of Member's Covered Monthly Salary	\$0.24 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.49 / Member per \$100 of Member's Covered Monthly Salary	\$0.49 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.72 / Member per \$100 of Member's Covered Monthly Salary	\$0.72 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.91 / Member per \$100 of Member's Covered Monthly Salary	\$0.91 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$1.12 / Member per \$100 of Member's Covered Monthly Salary	\$1.12 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$1.34 / Member per \$100 of Member's Covered Monthly Salary	\$1.34 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$1.78 / Member per \$100 of Member's Covered Monthly Salary	\$1.78 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$1.18 / Member per \$100 of Member's Covered Monthly Salary	\$1.18 / Member per \$100 of Member's Covered Monthly Salary
70+	\$1.18 / Member per \$100 of Member's Covered Monthly Salary	\$1.18 / Member per \$100 of Member's Covered Monthly Salary
Option 4 - 63%, 180 day elimination period, Age Band Premium Rate – TABLE Q		
<30	\$0.19 / Member per \$100 of Member's Covered Monthly Salary	\$0.19 / Member per \$100 of Member's Covered Monthly Salary

30-34	\$0.19 / Member per \$100 of Member's Covered Monthly Salary	\$0.19 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.39 / Member per \$100 of Member's Covered Monthly Salary	\$0.39 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.57 / Member per \$100 of Member's Covered Monthly Salary	\$0.57 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.72 / Member per \$100 of Member's Covered Monthly Salary	\$0.72 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.89 / Member per \$100 of Member's Covered Monthly Salary	\$0.89 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$1.06 / Member per \$100 of Member's Covered Monthly Salary	\$1.06 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$1.41 / Member per \$100 of Member's Covered Monthly Salary	\$1.41 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.94 / Member per \$100 of Member's Covered Monthly Salary	\$0.94 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.94 / Member per \$100 of Member's Covered Monthly Salary	\$0.94 / Member per \$100 of Member's Covered Monthly Salary

Scenario Three: LONG TERM DISABILITY PROGRAM with EMPLOYEE PAY ALL PREMIUM – HIGHER EDUCATION EMPLOYEES

**(Central State Government Employees and Higher Education Employees separated out)*

Guaranteed Monthly LTD Employee Premiums	Calendar Year 2018 1/1/2018 – 12/31/2018	Calendar Year 2019 1/1/2019 – 12/31/2019
Option 1 - 60%, 90 day elimination period, Age Band Premium Rate – TABLE L		
Age		
<30	\$0.07 / Member per \$100 of Member's Covered Monthly Salary	\$0.07 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.07 / Member per \$100 of Member's Covered Monthly Salary	\$0.07 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.14 / Member per \$100 of Member's Covered Monthly Salary	\$0.14 / Member per \$100 of Member's Covered Monthly Salary

40-44	\$0.20 / Member per \$100 of Member's Covered Monthly Salary	\$0.20 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.25 / Member per \$100 of Member's Covered Monthly Salary	\$0.25 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.31 / Member per \$100 of Member's Covered Monthly Salary	\$0.31 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$0.37 / Member per \$100 of Member's Covered Monthly Salary	\$0.37 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$0.48 / Member per \$100 of Member's Covered Monthly Salary	\$0.48 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.32 / Member per \$100 of Member's Covered Monthly Salary	\$0.32 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.32 / Member per \$100 of Member's Covered Monthly Salary	\$0.32 / Member per \$100 of Member's Covered Monthly Salary
Option 2 - 60%, 180 day elimination period, Age Band Premium Rate – TABLE N		
<30	\$0.06 / Member per \$100 of Member's Covered Monthly Salary	\$0.06 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.06 / Member per \$100 of Member's Covered Monthly Salary	\$0.06 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.12 / Member per \$100 of Member's Covered Monthly Salary	\$0.12 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.17 / Member per \$100 of Member's Covered Monthly Salary	\$0.17 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.21 / Member per \$100 of Member's Covered Monthly Salary	\$0.21 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.27 / Member per \$100 of Member's Covered Monthly Salary	\$0.27 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$0.32 / Member per \$100 of Member's Covered Monthly Salary	\$0.32 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$0.41 / Member per \$100 of Member's Covered Monthly Salary	\$0.41 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.27 / Member per \$100 of Member's Covered Monthly Salary	\$0.27 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.27 / Member per \$100 of Member's Covered Monthly Salary	\$0.27 / Member per \$100 of Member's Covered Monthly Salary
Option 3 - 63%, 90 day elimination period, Age Band Premium Rate – TABLE P		

<30	\$0.08 / Member per \$100 of Member's Covered Monthly Salary	\$0.08 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.08 / Member per \$100 of Member's Covered Monthly Salary	\$0.08 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.16 / Member per \$100 of Member's Covered Monthly Salary	\$0.16 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.24 / Member per \$100 of Member's Covered Monthly Salary	\$0.24 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.29 / Member per \$100 of Member's Covered Monthly Salary	\$0.29 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.36 / Member per \$100 of Member's Covered Monthly Salary	\$0.36 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$0.44 / Member per \$100 of Member's Covered Monthly Salary	\$0.44 / Member per \$100 of Member's Covered Monthly Salary
60-64	\$0.56 / Member per \$100 of Member's Covered Monthly Salary	\$0.56 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.38 / Member per \$100 of Member's Covered Monthly Salary	\$0.38 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.38 / Member per \$100 of Member's Covered Monthly Salary	\$0.38 / Member per \$100 of Member's Covered Monthly Salary
Option 4 - 63%, 180 day elimination period, Age Band Premium Rate – TABLE R		
<30	\$0.07 / Member per \$100 of Member's Covered Monthly Salary	\$0.07 / Member per \$100 of Member's Covered Monthly Salary
30-34	\$0.07 / Member per \$100 of Member's Covered Monthly Salary	\$0.07 / Member per \$100 of Member's Covered Monthly Salary
35-39	\$0.14 / Member per \$100 of Member's Covered Monthly Salary	\$0.14 / Member per \$100 of Member's Covered Monthly Salary
40-44	\$0.20 / Member per \$100 of Member's Covered Monthly Salary	\$0.20 / Member per \$100 of Member's Covered Monthly Salary
45-49	\$0.25 / Member per \$100 of Member's Covered Monthly Salary	\$0.25 / Member per \$100 of Member's Covered Monthly Salary
50-54	\$0.31 / Member per \$100 of Member's Covered Monthly Salary	\$0.31 / Member per \$100 of Member's Covered Monthly Salary
55-59	\$0.37 / Member per \$100 of Member's Covered Monthly Salary	\$0.37 / Member per \$100 of Member's Covered Monthly Salary

60-64	\$0.48 / Member per \$100 of Member's Covered Monthly Salary	\$0.48 / Member per \$100 of Member's Covered Monthly Salary
65-69	\$0.34 / Member per \$100 of Member's Covered Monthly Salary	\$0.34 / Member per \$100 of Member's Covered Monthly Salary
70+	\$0.34 / Member per \$100 of Member's Covered Monthly Salary	\$0.34 / Member per \$100 of Member's Covered Monthly Salary

(2) In order for the Contractor to request a rate increase under the renewal option of the Contract, per the terms in Contract Section B.2., the Contractor's Loss Ratio [claims dollars paid (including applicable reserves) divided by premium dollars collected] on this Program for the first fourteen (14) months of experience must reflect a rate of eighty percent (80%) or greater. If the experience demonstrates that an increase in premium rates is allowed, the Contractor may recommend an increase in premium rates above those in year three of the contract to achieve a desired loss ratio no lower than 80% and the increase may not be greater than 20% over the remaining periods (years four and five) of the renewal option. Any rate escalation request submitted for the State's consideration must be submitted in writing no later than April 30, 2019 to become effective January 1, 2020 and shall continue through the end of the contract term. Should no rate increase be approved or requested under the renewal option, the rates will stay the same as in year three of the contract for the remaining periods (years four and five) of the renewal option. The Contractor may submit a request at any time for the rates to be reduced.

- c. If member materials containing an error were approved by the State in writing and the error was detected after the materials were mailed, the State will reimburse the Contractor the production and postage cost of mailing the corrected version pursuant to Contract Section C.3.d.
- d. For mailings in addition to those identified in the contract, the State shall reimburse the Contractor for the following, selected actual costs in the performance of this Contract upon Contractor providing documentation of actual costs incurred.
 - (1) Postage. The State shall reimburse the Contractor for the actual cost of postage for mailing materials produced under the terms of this Contract and as directed and authorized by the State.
 - (2) Printing/Production. The State shall reimburse the Contractor an amount equal to the actual cost of document printing/production as required and authorized by the State and as detailed by the Contract Scope of Services as referred to in A.4.e.

Notwithstanding the foregoing, the State retains the option to authorize the Contractor to deliver a product to be printed. The State also retains the option to approve and accept the product but not use the Contractor to print the material. In those situations, the State shall have the discretion to use other printing and production services at its disposal.

4. Contract Attachment D deleted in its entirety and replaced with the following:

Unless otherwise approved by the State, the Contractor shall provide the Program benefits shown below as the minimum provisions for each type of disability insurance program. Enhanced, additional, or subsequently modified benefits may be provided by the Contractor upon approval by the State with no premium costs other than those listed in Contract Section C.3. These

Program benefits and other detailed provisions of the benefits shall be included in the Contractor's Group Master Policy and/or Certificate of Coverage as approved by the State.

Short Term Disability Insurance Program		
	Option A	Option B
STD Weekly Benefit % of Annual Gross Base Salary	60% paid weekly	60% paid weekly
STD Maximum per Week	\$2,500	\$2,500
STD Minimum per Week	\$25	\$25
Elimination Period	14 calendar days	30 calendar days
Definition of Disability	Own Job	Own Job
Duration of Benefit	26 weeks	26 weeks
Pre-Existing Conditions Limitation	None	None
Evidence of Insurability (EOI)	Guaranteed Issue for New Hires who enroll within 31 days of eligibility date; EOI for Late Enrollees during Annual Enrollment Period	Guaranteed Issue for New Hires who enroll within 31 days of eligibility date; EOI for Late Enrollees during Annual Enrollment Period
Waiver of Premium	Not applicable	Not applicable
Integration	Full Family received due to Member's disability	Full Family received due to Member's disability

STD Plan Provision	Terms
Elimination Period	The period of time that a Member must be continuously disabled to be eligible for benefits under the policy.
Definition of Disability	A Member is considered disabled if due to an injury or illness he or she is unable to perform the duties of his or her own job and unable to earn 80% or more of his pre-disability earnings.
Return to Work Incentive	A Member may work while disabled. If a Member is able to work, they may earn up to 100% of his or her pre-disability earnings when combining his or her disability payments and earnings. If the sum of the disability payment and earnings exceeds 100%, the earnings will be considered an offset so that the Member receives 100% of his or her pre-disability earnings.
Termination of Coverage	Coverage will end on the earliest of the following: The date the policy is terminated The date the Member is no longer eligible The date that premiums are no longer paid Disability benefits will continue to be paid for claimants who are disabled prior to the termination date and are entitled to receive benefits.
Continuation of Insurance	If a Member is no longer actively at work due to Family Medical Leave, coverage may continue for up to 12 weeks. A Member who has been enrolled in the State's short term disability insurance program for at least 12 calendar months and whose active employment ends due to a reason other

	than disability may convert within 31 days of termination of enrollment to an individual short term disability insurance policy or a non-State sponsored group short term disability insurance plan.
Successive Period of Disability	If a Member returns back to work for a period of less than 14 days and goes back out on disability due to same injury or illness, the Member will not be required to satisfy a new elimination period.
Deductible sources of Income	Member's benefit will be reduced if the Member receives another source of income due to his or her disability including the following: 1. any amounts received (or assumed to be received*) by the Member or his or her dependents under: - the Canada and Quebec Pension Plans; - the Railroad Retirement Act; - any local, state, provincial or federal government disability or retirement plan or law including a motor vehicle law or similar law - any sick leave, annual leave or salary continuation plan sponsored by the Employer; 2. any Social Security disability or retirement benefits the Member or any third party receives (or is assumed to receive) on his or her own behalf or for his or her dependents; or which his or her dependents receive (or are assumed to receive) because of his or her entitlement to such benefits. 3. any Retirement Plan benefits sponsored by the Employer. "Retirement Plan" means any defined benefit or defined contribution plan sponsored or funded by the Employer. 4. any proceeds payable under any franchise or group insurance or similar plan. 5. any amounts paid because of loss of earnings or earning capacity through settlement, judgment, arbitration or otherwise, where a third party may be liable, regardless of whether liability is determined.
Exclusions	Suicide, act of war, participation in a riot, commission of a felony, cosmetic or elective surgery
Annual Gross Base Earnings	Member's gross annual base salary as of September 1 of each year or another date established by the State to be effective on October 1 of each year or another date established by the State.

Long Term Disability Insurance Program		
	Option 1	Option 2
LTD Benefit % of Gross Annual Base Salary	60% paid monthly	60% paid monthly
LTD Maximum per Month	\$7,500 per month covers an annual salary of \$150K	\$7,500 per month covers an annual salary of \$150K
LTD Minimum per Month	Greater of 10% of benefit or \$100 per month	Greater of 10% of benefit or \$100 per month
Elimination Period	90 calendar days	180 calendar days

Definition of Disability	24 month own occupation followed by any occupation	24 month own occupation followed by any occupation
Duration of Benefit	Social Security Normal Retirement Age*	Social Security Normal Retirement Age*
Annual Cost of Living Adjustment	Not Applicable	Not Applicable
Mental Nervous & Substance Abuse Limitations	24 months	24 months
Pre-Existing Conditions Limitation	3 months prior to effective date and 12 months from effective date	3 months prior to effective date and 12 months from effective date
Evidence of Insurability (EOI)	Guaranteed Issue for New Hires who enroll within 31 days of eligibility date; EOI for Late Enrollees during Annual Enrollment Period	Guaranteed Issue for New Hires who enroll within 31 days of eligibility date; EOI for Late Enrollees during Annual Enrollment Period
Waiver of Premium	Included once the elimination period has been satisfied	Included once the elimination period has been satisfied
Integration	Full Family received due to Member's disability	Full Family received due to Member's disability
Long Term Disability Insurance Program		
	Option 3	Option 4
LTD Benefit % of Gross Annual Base Salary	63% paid monthly	63% paid monthly
LTD Maximum per Month	\$10,000 per month covers an annual salary of \$190K	\$10,000 per month covers an annual salary of \$190K
LTD Minimum per Month	Greater of 10% of benefit or \$100 per month	Greater of 10% of benefit or \$100 per month
Elimination Period	90 calendar days	180 calendar days
Definition of Disability	36 month own occupation followed by any occupation	36 month own occupation followed by any occupation
Duration of Benefit	Social Security Normal Retirement Age*	Social Security Normal Retirement Age*
Annual Cost of Living Adjustment	Included	Included
Mental Nervous & Substance Abuse Limitations	24 months	24 months
Pre-Existing Conditions Limitation	3 months prior to effective date and 12 months from effective date	3 months prior to effective date and 12 months from effective date
Evidence of Insurability	Guaranteed Issue for New Hires who enroll within 31 days of eligibility date; EOI for Late	Guaranteed Issue for New Hires who enroll within 31 days of eligibility date; EOI for Late

	Enrollees during Annual Enrollment Period	Enrollees during Annual Enrollment Period
Waiver of Premium	Included once the elimination period has been satisfied	Included once the elimination period has been satisfied
Integration	Full Family received due to Member's disability	Full Family received due to Member's disability

LTD Plan Provision	Terms
Elimination Period	The period of time that a Member must be continuously disabled to be eligible for benefits under the policy. If the disability stops for 60 consecutive days or less during the elimination period, it will be treated as a continuous period of disability.
Definition of Disability	A Member is considered Disabled if due to injury or illness he or she is unable to perform his or her Own Occupation or have a loss of 20% or more of his or her pre-disability earnings (unable to earn 80% or more of his pre-disability earnings) by working in his or her regular occupation. After 24 months or 36 months, based upon Program enrollment for Member, of disability payments a Member is considered Disabled if due to injury or illness he or she is unable to perform the duties of Any Occupation or unable to earn 60% or more of his or her pre-disability earnings by working in any occupation.
Return to Work Incentive	During the first 24 months of disability benefits, earnings from working while disabled will not be considered an offset unless the sum of the Disability benefit and the earnings exceed 100% of pre-disability earnings.
Annual Cost of Living Adjustment	If a Member has been disabled for a period of 12 months, annually the benefit will be increased by the lesser of 3% or the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W).
Continuation of Insurance	<p>Disability Insurance continues if a Member's Active Pay Status ends due to a Disability for which benefits under the Policy are or may become payable. Premiums for the Member will be waived while Disability Benefits are payable. If the Member does not return to Active Service, this insurance ends when the Disability ends or when benefits are no longer payable, whichever occurs first.</p> <p>If a Member's Active Service ends due to personal or family medical leave approved timely by the Employer, insurance will continue for a Member for up to 12 weeks, if the required premium is paid when due.</p> <p>A Member who has been enrolled in the State's long term disability insurance program for at least 12 calendar months and whose active employment ends due to a reason other than disability may convert within 31 days of termination of enrollment to an individual long term disability insurance policy or a non-State sponsored group long term disability insurance plan.</p>
Successive Period of Disability	A separate period of Disability will be considered continuous if it is due to a related disability and occurs within 6 months of the Member returning to work for the initial period of disability.

Mental Nervous/Substance Abuse Limitations	Benefits will be payable for a maximum of 24 months during a Member's lifetime for a disability due to Mental Nervous conditions or Substance abuse. If confined in a hospital for treatment upon exhaustion of the 24 months, benefits will continue as long the Member remains confined.
Pre-Existing Condition	If within the first year of being a covered Member a Member files a disability claim, a pre-existing investigation will be performed to determine whether the Member received care or treatment for this condition during the three months prior to his or her coverage effective date. Benefits will not be payable if the disability was caused by a pre-existing condition. Time enrolled by the Member in the prior Higher Education Plan will count toward the satisfaction of pre-existing limitations under the State Program for the same income percentage replacement. Should a Member from the Higher Education Plan select a higher income replacement level under the State Program, the time enrolled in the prior plan will only count toward the same income replacement percentage in the State program; the additional percentage of replacement income will be subject to the pre-existing clause.
*Duration	<p>Under Age 65 - To Member's normal retirement age</p> <p>Age 65 - 24 months</p> <p>Age 66 - 21 months</p> <p>Age 67 - 18 months</p> <p>Age 68 - 15 months</p> <p>Age 69 and over - 12 months</p>
Annual Gross Base Salary	Member's gross annual base salary as of September 1 of each year or another date established by the State to be effective on October 1 of each year or another date established by the State.
Deductible sources of Income	<p>Member's monthly benefit will be reduced if the Member receives another source of income due to his or her disability including the following:</p> <ol style="list-style-type: none"> 1. any amounts received or assumed to be received by the Member or his or her dependents under: <ul style="list-style-type: none"> - the Canada and Quebec Pension Plans; - the Railroad Retirement Act; - any local, state, provincial or federal government disability or retirement plan or law; - any sick leave, annual leave or salary continuation plan sponsored by the Employer; 2. any Social Security disability or retirement benefits the Member or any third party receives or is assumed to receive on his or her own behalf or for his or her dependents; 3. any Retirement Plan benefits sponsored by the Employer. "Retirement Plan" means any defined benefit or defined contribution plan sponsored or funded by the Employer. 4. any proceeds payable under any franchise or group insurance or similar plan. 5. any amounts received by the Member or his or her dependents under any workers' compensation, occupational disease, unemployment compensation law or similar state or federal law payable for Injury or Sickness arising out of work with the Employer, including all permanent and temporary disability benefits. This includes any damages, compromises

	<p>or settlement paid in place of such benefits, whether or not liability is admitted.</p> <p>6. any amounts paid because of loss of earnings or earning capacity through settlement, judgment, arbitration or otherwise, where a third party may be liable, regardless of whether liability is determined.</p>
Survivor Benefit	<p>If the Member received disability benefits under the plan and had been disabled for 180 or more days, a survivor benefit will be paid upon the Member's death. The survivor will receive a benefit equal to 3 months of the Member's gross disability benefit paid in a lump sum.</p>

5. The following is added as Contract section D.31.

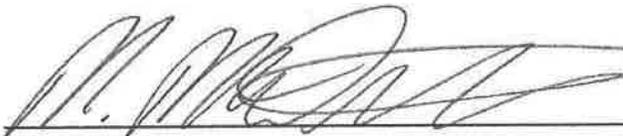
D. 31 Iran Divestment Act. The requirements of Tenn. Code Ann. § 12-12-101 et seq., addressing contracting with persons as defined at T.C.A. §12-12-103(5) that engage in investment activities in Iran, shall be a material provision of this Contract. The Contractor certifies, under penalty of perjury, that to the best of its knowledge and belief that it is not on the list created pursuant to Tenn. Code Ann. § 12-12-106.

Required Approvals. The State is not bound by this Amendment until it is signed by the contract parties and approved by appropriate officials in accordance with applicable Tennessee laws and regulations (depending upon the specifics of this contract, said officials may include, but are not limited to, the Commissioner of Finance and Administration, the Commissioner of Human Resources, and the Comptroller of the Treasury).

Amendment Effective Date. The revisions set forth herein shall be effective December 1, 2017. All other terms and conditions of this Contract not expressly amended herein shall remain in full force and effect.

IN WITNESS WHEREOF,

METROPOLITAN LIFE INSURANCE COMPANY:

 11/17/17

 SIGNATURE DATE

Michael McDermott - Vice-President

 PRINTED NAME AND TITLE OF SIGNATORY (above)

STATE INSURANCE COMMITTEE:

 11-27-17

 LARRY B. MARTIN, CHAIR DATE