

## Short Term Disability Benefits

MetLife is pleased to offer you an opportunity to provide your employees with income protection through our worksite group Short Term Disability<sup>1</sup> product as part of our robust portfolio of voluntary products.

MetLife's worksite group Short Term Disability product provides features that could be valuable to your employees.

- ✓ Definition of Disability<sup>2</sup>: The MetLife standard disability definition primarily requires an evaluation of the employee's ability to perform the material duties of their regular occupation.

Disabled or Disability means that due solely to Impairment caused by accidental injury or Sickness, You are:

- Prevented from performing the material and substantial duties of Your Regular Occupation;
  - Not Gainfully Employed; and
  - Receiving Appropriate Care and Treatment from a Physician who is appropriate to treat the condition causing the Impairment.
- ✓ Benefit Amount: The employee is able to select a flat dollar weekly or monthly benefit amount within the parameters defined by the program.
  - ✓ Return to Work while Disabled: The available Rehabilitation Incentives and Partial Disability allow the employee to return to work in a limited capacity and still be eligible to receive a disability benefit.
  - ✓ Portability through Continued Insurance with Premium Payment<sup>3</sup>: The employee has the ability to keep their existing coverage when their employment status with the employer changes.
  - ✓ Employees and their families will have access to discounts or services through MetLife Advantages<sup>sm</sup> that will provide them actionable tools and resources to help them navigate life's twists and turns.<sup>4</sup>

### General Enrollment Strategy Requirements

MetLife requires the employer to enable MetLife to raise awareness of the program among employees by communicating relevant information in an appropriate manner. Employer obligations include:

1. Premiums collected via payroll deduction;
2. Agreed upon enrollment method specified in this proposal including on-site enrollment support;
  - Distribution of all enrollment materials required by MetLife.
  - Communication through a minimum of 3 employee touch points (e.g., education through materials, emails, intranet/newsletters, onsite meetings).
3. No competing Short Term Disability plan programs.

*Failure to meet the requirements outlined above and/or changes to the agreed upon enrollment strategy will likely result in changes to this offering, including an increase in product rates, a change to the rate guarantee period or the program not being offered.*

*MetLife's proposal assumes an employer's agreement to provide the required enrollment strategy.*

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<sup>1</sup> The policy or its provisions may vary or be unavailable in some states. The plan may include a preexisting condition exclusion. And, like most group insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

<sup>2</sup> State variations may apply.

<sup>3</sup> Eligibility for portability through the Continued Insurance With Premium Payment provision may be subject to certain eligibility requirements and limitations. Refer to the attached proposal for further details.

<sup>4</sup> MetLife Advantages may not be available in all states

*It is possible that combining ERISA benefit plans and voluntary insurance benefits on the same enrollment ballot may cause some voluntary insurance benefits to be deemed ERISA plans. There are steps that you can take in placing voluntary benefits on your ERISA ballot that can mitigate the risks. Specifically, segregating the ERISA and non-ERISA offerings on the ballot. We urge you to consult with your own advisor(s) on this matter.*

**The following section describes the assumptions, specific program design, and rates being proposed for this group customer.**

<b>Proposal Assumptions<sup>5</sup></b>	
<b>Situs State</b>	TX  <b><u>Residents of most states will be covered by the situs state plan. Residents of certain states will be covered by a state specific certificate of insurance due to these states having extraterritorial laws. For specific state variations on Program Design, Benefits, Limitations and Exclusions, please contact MetLife.</u></b>
<b>Standard Industry Code (SIC)</b>	8211
<b>Number of Eligible Employees</b>	4,604
<b>Employee Eligibility</b>	<ul style="list-style-type: none"> <li>• Employees will be subject to an actively at work requirement.</li> <li>• Must be a resident of the United States.</li> <li>• VT residents are required to be eligible for coverage if they work at least 17.5 hours a week. NH residents are required to be eligible for coverage if they work at least 15 hours a week.</li> </ul> <p>Employees who are residents of the following extra- territorial states are not currently eligible to enroll due to the product not being approved in these states: MT and VT. MetLife will work with you to offer the product to these employees in the future.</p>
<b>Takeover</b>	None.
<b>Contributions</b>	100% Employee Paid
<b>Commissions</b>	Heaped 50% first year and 1% subsequent years.
<b>Enrollment Method</b>	Enrollment Firm
<b>Product Offering</b>	This proposal assumes that the Worksite Short Term Disability product is being offered in conjunction with a new and/or inforce MetLife accident and health product, which includes one or more of the following: Accident, Hospital Indemnity, Whole Life, Critical Illness, or Cancer.
<b>Implementation Timeline</b>	The minimum lead time required to implement your plan is dependent on the method by which the plan will be billed and will be between 10 and 16 weeks from the date of the initial implementation meeting.

<sup>5</sup> This quote specifically addresses fully-insured group short-term disability coverage that is separate from any state mandated benefits and does not replace the employer’s responsibility to provide mandated disability benefits coverage to their employees in the jurisdictions that have such requirements.

<b>Plan Design<sup>6</sup></b>	
<b>Underwriting Offer</b>	Guaranteed Issue
<b>Coverage Type</b>	Non-Occupational (Off-Job).
<b>Benefit Payment Frequency</b>	Weekly
<b>Benefit Amount Range</b>	<p>\$50 through \$1000 per week</p> <p>Not to exceed maximum salary percentage of: 60% for employees working in states other than those noted below.</p> <p>Not to exceed maximum salary percentage of 40% for employees working in NY, PR and eligible for state mandated disability benefits.</p> <p>Not to exceed maximum salary percentage of 25% for employees working in CA, CT(2022), HI, MA, NJ, RI, WA and eligible for state mandated disability benefits.</p>
<b>Benefit Amount Increments</b>	Employees will have the option of selecting a flat dollar amount in increments of \$25 per week
<b>Elimination Period</b>	Accident – 14 days      Sickness – 14 days
<b>Benefit Duration</b>	13 weeks
<b>Pre-Existing Condition Limitation</b>	None
<b>Definition of Disability</b>	Own Occupation
<b>Temporary Recovery</b>	<p>A new eliminated period is not required for employees who return to work for the following number of work days after completing their elimination period and then become disabled again due to the same or related sickness.</p> <p>Plan Option 1: 30 days</p>
<b>Portability (Continuation of Insurance With Premium Payment)</b>	<p>Will be made available on a direct bill basis for terminated and retired employees at active group rates.</p> <p>Upon a change in employment status or termination of the group policy, existing insured employees may retain their coverage, benefit amount and rate structure; subject to the following:</p> <ul style="list-style-type: none"> <li>• premium payment is made directly to MetLife;</li> <li>• Partial Disability Calculation formula - Benefit reduced by 50%</li> <li>• Specific to employees covered under an Ohio certificate, when the group policy ends Continuation With Premium Payment (Portability) is not available and coverage must also end for employees who previously had elected to continue coverage.</li> </ul>

<sup>6</sup> Ask your MetLife representative for information on other plan designs and benefits that may be available based on MetLife's guidelines, group size, underwriting and state requirements

<b>Rehabilitation Incentives and Other Benefits</b>	
<b>Rehabilitation Program Incentive</b>	While disabled and participating in an approved rehabilitation program, the benefit is increased by 10%.
<b>Work Incentive (for Active Employees)</b>	While disabled and working in a limited capacity, employees of the policyholder may receive up to 100% of Pre-disability Earnings.
<b>Family Care Incentive</b>	Reimbursement up to \$100 per week of eligible Family Care Expenses when the employee returns to work or participates in an approved rehabilitation program.
<b>Organ Donor Benefit</b>	10% increase in the weekly benefit if the disability is a result of an Organ Donor Transplant Procedure.
<b>Waiver of Premium</b>	Not Included. Premium payments are required for the time period short term disability benefits are payable.
<b>Mandatory Rehabilitation</b>	Benefits will end if the employee refuses to participate in a required rehabilitation program.
<b>MetLife Advantages<sup>SM</sup> - Services or Discounts added at no additional cost to you or your employees</b>	<p><b>Will Preparation Services<sup>1</sup></b></p> <p>As an added benefit your employees will have access to MetLife's online will preparation services provided by SmartLegalForms to create a binding will, living will or assign a power of attorney.</p> <p><b>MetLife VisionAccess<sup>2</sup></b></p> <p>As an added benefit your employees will have access to the MetLife VisionAccess discount program. The program provides a discount on eye exams, glasses, and frames, and laser vision correction when visiting a participating private practice.</p> <p><b>Digital Legacy (MetLife Infinity)<sup>3</sup></b></p> <p>As an added benefit your employees will be able to create an account accessible from web, mobile and tablet devices where they can to upload, store and share digital assets including pictures, videos, audio files and documents. Assets are stored in collections where employees can share with family and friends through scheduled releases now or in the future. An employee can also set up a "trusted" individual who can release collections if the user becomes unable to do so in their future.</p>

### **MetLife Advantages<sup>SM</sup> Disclaimers**

MetLife Advantages<sup>SM</sup> availability may vary by state.

<sup>1</sup>WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. The WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with Metlife.

<sup>2</sup>MetLife VisionAccess is a discount program and not an insured benefit. The program is available at no charge regardless of enrollment in other MetLife benefits as long as the plan sponsor has an active MetLife group product. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. MetLife Vision Access is available to anyone regardless of affiliation with MetLife.

<sup>3</sup>MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.

<b>Plan Exclusions, Reductions and Limitations</b>	
<b>Exclusions</b>	<p>The following exclusions are included in this proposal:</p> <ul style="list-style-type: none"> <li>• War, insurrection, rebellion, or terrorist act;</li> <li>• Active participation in a riot</li> <li>• Intentionally self-inflicted injury</li> <li>• Attempted suicide</li> <li>• Commission of a felony</li> <li>• Elective treatment or procedures</li> </ul>
<b>Reduction in Benefits (Offsets)</b>	None
<b>Limited Disability Benefits</b> <i>(state variations apply and certain conditions are excluded from the limitation)</i>	<p><b>Alcohol, Drug, Substance Abuse or Addiction:</b> 4 weeks and limited to a single period of disability.</p> <p><b>Mental and Nervous Conditions:</b> 13 weeks per lifetime.</p> <p>For certificates issued in states, other than those noted below, the following conditions are excluded from the Mental and Nervous Condition limitation: neurocognitive disorders, schizophrenia and bipolar I disorder.</p> <p>For certificates issued in CA, CT, NH and NY the following conditions are excluded from the Mental and Nervous Condition limitation: schizophrenia, dementia and organic brain disease.</p>
<b>Limitation for Occupational Disability</b>	<p>We will not pay benefits for any Disability:</p> <ul style="list-style-type: none"> <li>• which happens in the course of any work performed by You for wage or profit; or</li> <li>• for which You are eligible to receive benefits under workers' compensation or a similar law.</li> </ul>

<b>Rate Information</b>	
<b>Rate Structure</b>	Attained Age
<b>Rate Guarantee Period</b>	2 Years, subsequent years rates are subject to change.

<b>Policy and Rate Changes</b>	<p>Policy premiums are due on the first day of each month.</p> <p>MetLife reserves the right to change its rates for any of the following reasons:</p> <ul style="list-style-type: none"> <li>• The composition of the group, employees, or the Short Term Disability insurance volume has changed 10% or more from the date when quoted.</li> <li>• Any of the plan designs are changed.</li> <li>• A change in applicable law requires a change in the insurance provided by the policy or the classes of persons eligible for insurance under the program.</li> </ul>						
<b>Supplemental Fees</b>	<p>None</p>						
<b>Minimum Participation Requirements</b>	<table border="1"> <thead> <tr> <th data-bbox="565 583 932 625">Product / Eligible Population</th> <th data-bbox="932 583 1195 625">200 – 999 Lives</th> <th data-bbox="1195 583 1458 625">1,000 – 4,999 Lives</th> </tr> </thead> <tbody> <tr> <td data-bbox="565 625 932 667">WSTD</td> <td data-bbox="932 625 1195 667">20%</td> <td data-bbox="1195 625 1458 667">15%</td> </tr> </tbody> </table>	Product / Eligible Population	200 – 999 Lives	1,000 – 4,999 Lives	WSTD	20%	15%
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### Proposed Rates

Monthly Premium per Employee per \$10 of Weekly Benefit

Attained Age	Plan
Less than 50	\$1.00
50 – 59	\$1.05
60+	\$1.50

*Note: Final implemented rates may vary slightly due to rounding.*

*METLIFE'S SHORT TERM DISABILITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy or its provisions may vary or be unavailable in some states. Short Term Disability policies offered by MetLife may include a pre-existing condition exclusion. MetLife offers Short Term Disability on both an Attained Age and an Issue Age basis. Attained Age rates are based on specified age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age Short Term Disability is guaranteed renewable, and premium rates are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in benefit amount will be based on the covered person's age at the time of the initial coverage effective date. Rates are subject to change for MetLife's Issue Age Short Term Disability on a class-wide basis. For complete details of coverage and availability, please contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of the worksite Short Term Disability Insurance product is pending regulatory approval.*

*Like most group insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. Please contact MetLife for details*



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[www.metlife.com](http://www.metlife.com)

## U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, Metropolitan Tower Life Insurance Company, and Metropolitan General Insurance Company (collectively herein called "MetLife"), enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products ("Products") with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (each an "Intermediary"). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (*number of products sold or dollar value of premium*) with MetLife. In addition, supplemental compensation may be payable to your Intermediary for eligible Products. Under MetLife's current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period, or other defined period; (2) the amount of premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) premium growth during a one-year period; or (6) a flat amount, fixed percentage or sliding scale of the premium for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., *insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements*).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Website at [www.metlife.com/business-and-brokers/broker-resources/broker-compensation](http://www.metlife.com/business-and-brokers/broker-resources/broker-compensation). Questions regarding Intermediary compensation can be directed to [ask4met@metlifeservice.com](mailto:ask4met@metlifeservice.com), or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

### Non-U.S. Coverage

When providing you with information concerning an eligible group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXIS GBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.

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