

COVID-19: US Group Customer Information

FAQ's on Claim Procedures:

Please know that each claim received will be reviewed consistent with policy terms and applicable insurance law.

Life Insurance: For Group Life Insurance (Basic, Optional, Dependent, GUL and GVUL), there are no policy limitations that would limit a claim payment resulting from COVID-19, provided the individual met all other certificate requirements.

Accidental Death and Dismemberment (AD&D): AD&D policies do not cover diseases. Therefore, death due to COVID-19 is excluded, as are all deaths caused by disease.

Hospital Indemnity: Because COVID-19 is a viral infection it would be considered a sickness and the Sickness Hospital benefits (admission and confinement) would be payable provided the individual met all other certificate requirements.

Accident Insurance: The definition of an "accident" includes that it is not a sickness so this condition would not be covered under our standard accident plan for COVID-19. However, it would be covered if the accident plan included Sickness Hospital benefits (admission and confinement) and would be payable provided the individual met all other certificate requirements.

Critical Illness/Cancer Insurance: Because COVID-19 is not a listed "covered condition" it would not be covered under any of our Critical Illness product versions.

Disability Insurance: There are no policy limitations that would apply for COVID-19. MetLife will evaluate each claim in accordance with the terms of the policy and use claim processes already in place for disability claims.

The Health Screening Benefit would be payable for a Coronavirus laboratory screening test (regardless of the test result), subject to the requirements for payment of that benefit and the other terms and conditions of the certificate.

Claimants are unlikely to satisfy the definition of disability in the applicable plan solely due to being quarantined. If the claimant develops COVID-19 or even some other qualifying sickness while quarantined, and it meets the definition of disability within the policy, benefits would be reviewed for payment.

FMLA - We will review each leave request on a case-by- case basis, however, in order to qualify for FMLA, quarantined employees would need to satisfy the definition of a "serious health condition." If the employee is unsure if the claim will be approved, we encourage the claim to be submitted for review.

What if a claimant has symptoms of the flu and/or COVID-19 and the employer asks them not to return to work (RTW) until diagnosed/no longer ill?

Employees who are ordered by their employer to stay home are unlikely to be eligible for either disability benefits or FMLA, unless they also have some qualifying medical condition, even if not COVID-19.

Employers may put the employees on a leave of absence, if permitted, under the applicable certificate. MetLife will accept these claims and will review accordingly for the appropriate decision. MetLife will use claim processes already in place to evaluate disability or FMLA claims

What resources are available for employees with Travel Assistance coverage?

MetLife AXA Travel Assistance¹ program provides medical evacuation/repatriation if an employee was exposed to COVID-19 or is in a high-risk area or country. The employee would be eligible for evacuation/repatriation services, and AXA would coordinate the employee's return.

Proof must be established that the employee does not have COVID-19 even if the evacuation is for another reason. In addition, destination countries are implementing more stringent screening practices at points of entry. Access to and clearances for air and ground ambulance providers, as well as other transportation options, are becoming more challenging to secure as action is taken to contain the spread of the virus.

What resources are available for customers with MetLife's Employee Assistance Program?

MetLife offers an Employee Assistance Program (EAP)² that provides 24/7 confidential access to professional support to help employees manage stress, anxiety, grief, financial concerns, and much more. Employees can connect to support by phone, video, or chat anytime, anywhere, and they have access to a vast library of online resources for coping with trauma, building resiliency, self-care, and managing change.

Our EAP program also offers manager consultations and webinars to support leaders in dealing with sensitive workplace situations.

Are there any additional benefits available for customers and their employees?

MetLife is committed to helping employees get maximum value from their benefits. Once we receive a MetLife Group Disability claim, we automatically look at whether the employee has hospital indemnity coverage. If they do, we will inform and guide the employee so they can understand and use the benefits available to them.

For our Optional Life customers, employees have access to **Will Preparation**³ services including telephone or in-person consultations with an attorney in the **MetLife Legal Plan** attorney network. Covered services include preparing important planning documents like a power of attorney, which is a document that allows

someone to conduct transactions on another person's behalf, and a health care proxy, where someone can appoint another person to make medical decisions on their behalf.

For customers with **PlanSmart Financial Wellness**⁴, the financial education and advice available may be helpful in managing finances during times of increased market volatility such as we've seen in recent weeks.

For our Life Insurance policy customers, **licensed Grief Counselors** are available from **Lifeworks**⁵ for insured employees and their dependents if they experience a loss, regardless of cause of death, or are diagnosed with a potentially life-threatening disease such as COVID-19. Whether it's help coping with a loss or a major life change, confidential counseling sessions can be tailored to meet the individual needs.

***[updated March 17, 2020; 10:34pm EST]* Are employees who were actively at work prior to a furlough, and enrolled for Life, Disability, Dental or Vision coverage, eligible for benefits while on furlough?**

We understand that the COVID-19 pandemic may require customers to unexpectedly furlough employees, and employee certificates may not include furloughs as an approved leave of absence. If the certificate does not include furloughs as an approved leave of absence, as an accommodation for furloughs occurring on or after 3/1/2020, the policyholder may elect to continue to pay premium through 4/30/2020. Should a furloughed employee for whom premium is paid become disabled under the terms of the certificate on or before 4/30/2020, the disability will be approved. For purposes of Disability Benefits during this period, MetLife will utilize the higher of: (a) the employee's gross salary or wages on his/her last day of Active Work before the Disability began; and (b) the employee's most recent gross salary or wages before the furlough. For purposes of Life Insurance, MetLife will utilize the amount of insurance in effect on the employee on his/her last day of Active Work before the continuation of insurance due to a furlough/leave absence began. MetLife will continue to review the situation and will provide additional guidance as it becomes available.

***[updated March 17, 2020; 10:34pm EST]* Are employees who are enrolled for Life, Disability, Dental or Vision coverage, and whose hours are reduced below the minimum hours required in the certificate definition for eligibility, eligible for benefits?**

We understand that the COVID-19 pandemic may require customers to unexpectedly reduce employee hours below the minimum hours defined in the certificate for eligibility. During this period of uncertainty, as an accommodation, effective 3/1/2020 through 4/30/2020, if an employee's hours fall below the minimum, these employees will be treated as if they are on an approved leave of absence, and will remain eligible for coverage within the plan they were in prior to the hours reduction, provided premiums continue to be remitted to MetLife for the original amount of insurance prior to the reduction in hours. During this period of uncertainty, for purposes of Disability benefits, MetLife will utilize the higher of: (a) the employee's gross salary or wages on his/her last day of Active Work before the Disability began; and (b) the employee's most recent gross salary or wages before the hours reduction. For purposes of Life Insurance, MetLife will utilize the amount of insurance in effect on the employee on his/her last day of Active Work before the hours

reduction. MetLife will continue to review the situation and will provide additional guidance as it becomes available.