

Good afternoon,

At MetLife, we have been monitoring the evolving situation regarding COVID-19 and how recent federal legislation may impact our customers' leave plans and obligations under the Family and Medical Leave Act ("FMLA"). We are reaching out to you regarding the new federal law, which now goes into effect on April 1, 2020 (the "Act"), and what it means for you and your workforce.

Under the new law, covered employers are required to provide job-protected paid leave to employees for up to 12 weeks for a COVID-19 related absence. The Act does so by expanding the FMLA and adding a new paid sick leave program. Please refer to the DOL website to find out how to determine if your business is subject to this new law: <https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>.

How is MetLife handling claims relating to COVID-19?

For disability or absence claims reported for disabling flu-like symptoms reported to be due to, or potentially due to, COVID-19, MetLife will conditionally approve 14 calendar days from the date of disability pending supporting medical evidence, except where prohibited by law. We will apply any contractual eligibility provisions. MetLife implemented this process beginning on Thursday, March 19, 2020 for both our fully insured and self-insured customers and to any pending claim with these circumstances. We anticipate maintaining this process for an initial 30-day period, then reassessing based on how this crisis unfolds.

What is the potential impact to your disability plan?

Since there are no 'own serious health condition' qualifying events under the FML Expansion Act there will be no overlap with STD and the paid FML Expansion Act benefits, subject to additional plan provisions within the customer's policy.

Any paid sick leave days, due to a COVID-19 diagnosis, that overlap with short-term disability may be an offset to the STD benefits paid. When your employees submit COVID-19-related claims, we will gather additional information from your employees to determine whether offsets apply. We may also reach out to you to confirm information provided by your employee at the point they report their claim to us.

Your Call to Action

We recommend that you inform your employees that MetLife will be asking them if they are receiving any sick pay or salary continuance and that they should confirm this information for MetLife when they file their claim for disability benefits, including the amount and duration of the payments, the duration of the leave, and the reasons for the leave.

We encourage you to consult with your legal counsel to confirm whether the Act applies to you and to help create a legally compliant plan that works best for you and your employees.

In addition, the Department of Labor released its first, second and third rounds of guidance this week regarding the Act, which is available at <https://www.dol.gov/agencies/whd/pandemic>.

If you submit a claim using a paper claim form, please check our secure web portal to always download the most current version of the form.

We understand that you may have questions about COVID-19 and the impact on your workforce. To help support our customers, we created a dedicated page on our website to keep track of the rapidly moving and evolving challenges for our customers. For up-to-date information, visit the MetLife microsite at [https://www.metlife.com/COVID-19_US_Customer/] or reach out to any member of your Account Team.