

COVID 19

Furloughed Employees

DISABILITY

For Group Disability, MetLife is willing to allow employees who experience a furlough, temporary lay-off or have reduced hours/salary between March 1, 2020 and May 31, 2020, to continue their coverage for 60 days from the date of the furlough, temporary lay-off, or reduced hours/salary. Coverage amounts will not be reduced as a result of temporary salary reductions and will remain in effect just as they were prior to the furlough, temporary lay-off or reduced hours/salary. Accordingly, premium needs to be remitted based on the volume for the regular (non-reduced) coverage amounts.

LIFE, DENTAL, VISION, ACCIDENT & HEALTH

For group life, dental, AD&D, vision, accident & health and legal coverage, MetLife is willing to allow employees who are furloughed, temporarily laid-off or have reduced hours/salary to continue their coverage for 12 months from the date of the furlough, temporary lay-off or reduced hours/salary (collectively, “temporary salary reductions”). Premiums need to be remitted for coverage to remain active.

For purposes of group life, the coverage amounts will not be reduced as a result of temporary salary reductions and will remain in effect just as they were prior to the furlough, temporary lay-off or reduced hours/salary. Accordingly, premium needs to be remitted based on the volume for the regular (non-reduced) coverage amounts.

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Reinstatement Provision

LIFE, DENTAL, VISION, ACCIDENT & HEALTH

For Basic and Optional Term Life, AD&D, Accident and Health, Dental and Vision, if your employee's employment is terminated and coverage lapses due to non-payment, and they return to work or are **re-hired within 6 months**, MetLife will reinstate their prior coverage amount without needing to provide evidence of insurability, where applicable, or satisfying benefit eligibility waiting periods. For accident and health coverage, any limitations for pre-ex conditions will be applied from the reinstatement date.

DISABILITY

For disability coverage, if your employee's employment is terminated and coverage lapses due to non-payment, and they return to work or are **re-hired within 3 months**, MetLife will reinstate their prior coverage amount without needing to provide evidence of insurability, where applicable, or satisfying benefit eligibility waiting periods. In addition, the pre-ex

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Renewals, Grace Period, & Website

RENEWALS

MetLife is holding rates for groups with fewer than 500 lives.

At MetLife, our customers are our top priority, and we want to help our small business customers who may be facing challenges as a result of the COVID-19 pandemic. We are pleased to announce that we will hold rates (no rate increase) for all renewals with June 1, 2020 through September 1, 2020 renewal dates.

GRACE PERIOD

MetLife will make an exception to extend the Grace Period for premium payment to 60 days after the Premium Due Date, for customers with a policy Grace Period less favorable than 60 days. This policy will be applied for all premiums due 3/1/2020 and forward, until this crisis is deemed over.

MetLife's Covid 19 Website

[Frequently Asked Questions and additional information](#)

