

Voluntary STD plans do not pay benefits for a disability that is caused by or contributed to, by a pre-existing condition if the disability starts within the first 12 months after the coverage goes into effect.*

There is no pre-existing condition exclusion for employer paid STD plans.

A disease or injury is considered a pre-existing condition if, during the 3 months prior to a worksite employee's effective date of coverage if:

- The worksite employee was diagnosed or treated for the illness, injury or pregnancy-related condition or;
- The worksite employee received diagnostic or treatment services for the illness, injury or pregnancy-related condition or;
- The worksite employee was prescribed medication/s by a physician for the illness, injury or pregnancy-related condition.

Sample Effective Date: 1/1/23

Lookback Period

Claims within this period may be subject to pre-existing conditions guidelines



*Time covered under a similar plan will count toward satisfying the MetLife pre-ex provision.

If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits"), you should carefully consider whether to enroll for this coverage. In California, Connecticut, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington (and Oregon starting 9/3/23, and Colorado starting 1/1/24), if eligible, you must apply for State Benefits. Your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

Like most group insurance policies, MetLife group insurance policies contain certain exclusions, limitations, exceptions, reductions, waiting periods and terms for keeping them in force. Ask MetLife for complete costs and details.