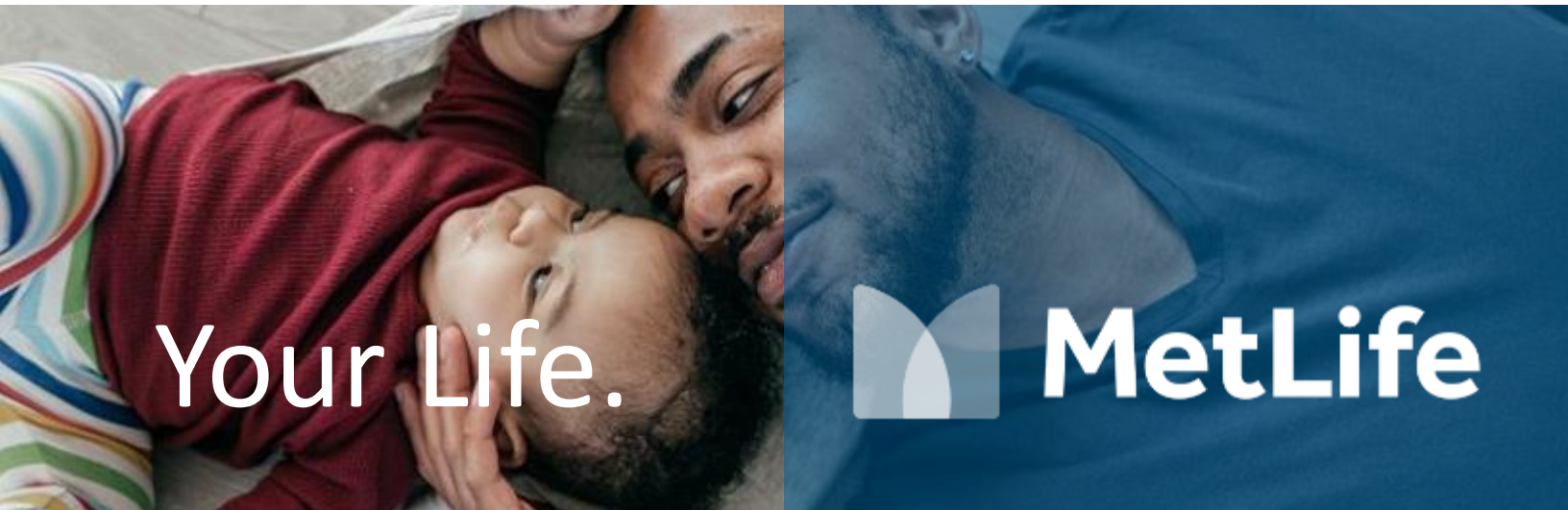




Employer Paid Life and Disability

- All Actively at Work¹ full-time or part-time worksite employees (WSE) scheduled to work at least 30 hours per week;
- Worksite employees covered under the Hawaii Pre-Paid Act are eligible working a minimum of 20 hours per week;
- Worksite employees must be Actively at Work¹ on the effective date of coverage.
 - This includes commissioned employees with no base earnings, sole proprietors, partners, members of a limited liability company taxable as a partnership under the federal income tax laws, and shareholders in an s-corporation; but not including leased employees, independent contractors, individuals whose compensation for services are reported on IRS Form 1099, or individuals in full-time active military service.
 - In addition, we will consider the Policyholder's agreed to practice for Actively at Work full-time or part-time worksite employees of the employer and client co-employer, in a job class. This may be further determined by reviewing the Policyholder's and client's Client Services Agreement or any other item We may reasonably require to determine Your job class.
- New York PFL and DBL eligibility varies based on New York State regulations. Worksite Employees are payroll deducted for statutory coverages.

1. Actively at Work means that you are performing the substantial and material duties of your own occupation for full pay. This must be done at your place of business, or a location to which such business requires you to travel.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

MetLife Group Term Life Insurance and AD&D are issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.

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

These policies provide disability income insurance only. For policies issued in New York, they do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.