



Voluntary Short Term Disability (VSTD) - Pre-Existing Condition: 3/12

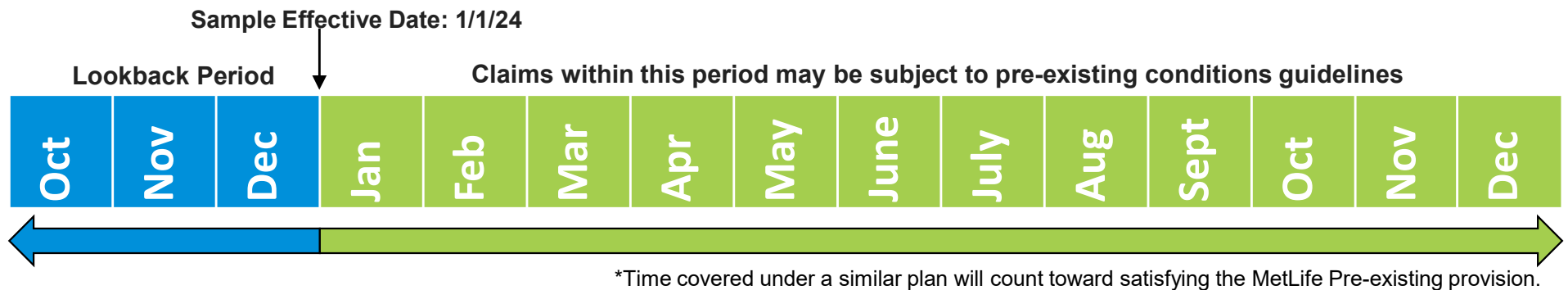
Voluntary STD plans do not pay benefits for a disability that results from a pre-existing condition if the disability starts within the first 12 months after the coverage goes into effect.*

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

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

- The worksite employee received medical treatment, consultation, care, or services; or
- The worksite employee took prescription medication or had medications prescribed;

Sickness means illness, disease or pregnancy, including complications of pregnancy.



Special Considerations: If you work in a state with state-mandated disability or paid medical leave benefits (“State Benefits”)¹, you should carefully consider whether to enroll for this coverage. If you are eligible for State Benefits, you must apply if required by state law. If permitted, 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.

¹ These jurisdictions include, but may not be limited to, California, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Colorado as of 1/1/24, Maryland, Delaware, and Minnesota as of 1/1/26, and Maine as of 5/1/26).

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.