

Pre-Existing Condition Limitations define conditions which may be excluded from coverage and benefit payment

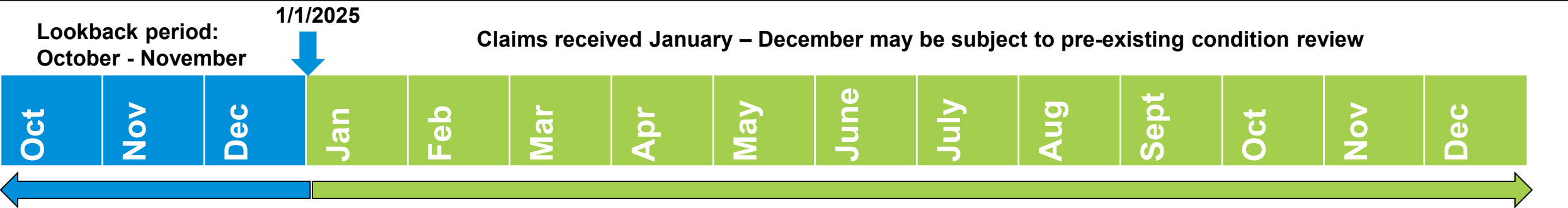
ADP TotalSource Voluntary STD, Voluntary LTD, and Employer Paid LTD plans do not pay benefits for a disability resulting from a Pre-existing Condition if the disability starts within the first 12 months after the coverage goes into effect.*

Pre- existing Condition means You:

- Received medical treatment, consultation, care or services for a diagnosed condition prior to your current disability coverage start date;
- Received care for pregnancy, which began prior to your current disability coverage start date.
- Took prescribed medication for a diagnosed condition prior to your current disability coverage start date;

If your disability is due to a Pre-existing Condition, we will consider the time covered by your previous plan. We will pay the lower benefit amount between your current disability plan and your previous disability plan if the disability wasn't considered pre-existing under the prior plan.

*There is no Pre-existing Condition exclusion for Employer Paid STD plans.



Special Considerations: 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. 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. You should consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

*These jurisdictions include, but may not be limited to, California, Colorado, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Delaware and Minnesota as of 1/1/26, Maine as of 5/1/26, and Maryland as of 7/1/26).

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.

¹This is a summary of a Pre-existing Condition definition. For a full and complete definition and description of the Pre-existing Condition provision, see your Plan Certificate or Plan Summary.