

Frequently Asked Questions COVID-19 Preparedness

MetLife takes the health and well-being of our customers and their employees, our associates and our business partners seriously. During this time, we are here for you and your workforce.

What steps is MetLife taking?

MetLife is leveraging its existing Business Continuity Plans and revising these plans through the lens of a global pandemic. This includes reviewing a number of potential scenarios including employee and location outages as well as various work from home solutions and stress testing our plans.

How is MetLife meeting customer needs during this time?

We are focused on ensuring business operation continuity during this time. This includes responding to inquiries and processing and paying claims. To achieve this, we are conducting mock pandemic exercises, stress testing critical processes and systems, and determining alternate solutions for all critical processes, including resources and technology. Our planning also includes testing for a high number of resources being out due to illness and counter-measures and supplemental staffing should this situation arise.

MetLife remains committed to ensuring our customers get the service they expect, maintain the coverages they need and that we process all claims for all products in a timely manner. We are working with our customers in affected markets to promptly address their questions on coverage, claims, and treatment. This is being done on a local level to observe all regulations, adhere to insurance policy terms, and ensure our customers can easily and quickly engage with us as necessary.

Is MetLife prepared to handle a large shift to remote workers or an increase in claims volume?

Yes, MetLife is prepared to handle a shift to a remote workforce. In fact, across Group Benefits, our staff is already equipped to work remotely and securely. The MetLife claims teams are cross-trained and can be deployed in areas of the business with the greatest need. So, if a pandemic results in increased claims across some of our benefits, we can adjust accordingly and handle any spikes in volume.

What is MetLife doing for its employees?

The health and well-being of our employees is our top priority. MetLife is closely monitoring the coronavirus situation around the world. We are taking a number of proactive steps to protect the well-being of our employees. These include:

- A ban on all non-essential air travel, both internationally and domestically.
- Postponement of all large meetings, defined as 50 or more people, for the next 45 days
- 14-day self-quarantines for those who have traveled to impacted areas or might otherwise have come into contact with infected persons
- Deep cleaning of facilities where our people work, and
- Regular consultations with medical professionals to ensure our policies remain robust

Product Specific Questions:

Q: Are there any plan or policy limitations that would impact a COVID-19 related claim?

Please know that each claim received will be reviewed consistent with policy terms and applicable insurance law.

Life Insurance: For Group Life Insurance (Basic, Optional, Dependent, GUL and GVUL), there are no policy limitations that would limit a claim payment resulting from coronavirus, provided the individual met all other certificate requirements.

Accidental Death and Dismemberment (AD&D):

AD&D policies do not cover diseases. Therefore, death due to coronavirus is excluded, as are all deaths caused by disease.

Hospital Indemnity: Because COVID-19 is a viral infection it would be considered a sickness and the Sickness Hospital benefits (admission & confinement) would be payable provided the individual met all other certificate requirements.

Accident Insurance: The definition of an “accident” includes that it is not a sickness so this condition would not be covered under our standard accident plan. However, it would be covered if the accident plan included Sickness Hospital benefits (admission & confinement) would be payable provided the individual met all other certificate requirements.

Critical Illness/Cancer Insurance: Because this disease is not a listed “covered condition” it would not be covered under any of our Critical Illness product versions.

Disability Insurance: There are no policy limitations that would apply. MetLife will evaluate each claim in accordance with the terms of the policy and use claim processes already in place for disability claims.

Q: What special handling, if any, will MetLife put in place to facilitate claim review?

We do not anticipate special handling will be necessary at this time. However, if such a situation should arise, MetLife will assess and make appropriate adjustments to ensure employers and employees are assisted in a caring and timely manner.

Q: An employee was exposed to coronavirus while on a plane and is now under quarantine. Under the Life Insurance policy, is the employee considered Totally Disabled and eligible for Waiver of Premiums?

Claimants would not satisfy the definition of disability in the applicable plan solely due to being quarantined. If the claimant develops coronavirus or even some other qualifying sickness while quarantined, the claim would be reviewed per the requirements of the plan.

Q: For claimants who are quarantined because of exposure to coronavirus but are not themselves afflicted with the disease, will these claimants be considered disabled?

Claimants are unlikely to satisfy the definition of disability in the applicable plan solely due to being quarantined. If the claimant develops coronavirus or even some other qualifying sickness while quarantined, and it meets the definition of disability within the policy, benefits would be reviewed for payment.

Q: For claimants who are quarantined because of exposure to coronavirus but are not themselves afflicted with the disease, will these claimants qualify for FMLA?

We will review each leave request on a case-by-case basis, however, in order to qualify for FMLA, quarantined employees would need to satisfy the definition of a “serious health condition.” Even if the employee is unsure if the claim will be approved, we encourage the claim to be submitted for review.

Q: What if a claimant has symptoms of the flu and/or coronavirus and the employer asks them not to return to work (RTW) until diagnosed/no longer ill?

Employees who are ordered by their employer to stay home are unlikely to be eligible for either disability benefits or FML, unless they also have some qualifying medical condition, even if not coronavirus. Employers may put the employees on a leave of absence, if permitted under the applicable certificate. MetLife will accept these claims and will review accordingly for the appropriate decision. MetLife will use claim processes already in place to evaluate these disability or FML claims.

Q: Would any additional fees be imposed if a significant number of claims were submitted as a result of a pandemic event?

For insured business, rates in effect during the current policy period would not be affected. For self-funded business or for absence administration, the terms of the applicable Administrative Service Agreement will apply.

Q: What resources are available for my customers with Travel Assistance?

MetLife AXA Travel Assistance¹ program provides medical evacuation/repatriation; if an employee was exposed to coronavirus or is in a high-risk area or country the patient would be eligible for evacuation/ repatriation services, and AXA would coordinate the employee's return. However, medical evacuations for any reason out of affected areas can present significant challenges at this time, regardless of whether the medical condition appears related to the novel coronavirus infection or another diagnosis.

Proof must be established that the patient does not have the virus even if the evacuation is for another reason. In addition, destination countries are implementing more stringent screening practices at points of entry. Access to and clearances for air and ground ambulance providers, as well as other transportation options, are becoming more challenging to secure as action is taken to contain the spread of the virus.

Q: What resources are available for customers with MetLife's Employee Assistance Program?

MetLife offers an Employee Assistance Program (EAP) that provides 24/7 confidential access to professional support to help employees manage stress, anxiety, grief, financial concerns, and much more. Employees can connect to support by phone, video, or chat anytime, anywhere, and they have access to a vast library of online resources for coping with trauma, building resiliency, self-care, and managing change.

Our EAP program also offers manager consultations and webinars to support leaders in dealing with sensitive workplace situations.

Q: Are there any additional benefits available for customers and employees?

MetLife is committed to helping employees get maximum value from their benefits. Once we receive a MetLife Group Disability claim, we automatically look at whether the employee has hospital indemnity coverage. If they do, we will inform and guide the employee so they can understand and use the benefits available to them.



For our Optional Life customers, employees have access to **Will Preparation**² services including telephone or in-person consultations with an attorney in the **MetLife Legal Plan** attorney network. Covered services include preparing important planning documents like a power of attorney, which is a document that let's someone conduct transactions on another's behalf, and a health care proxy, where someone can appoint another person to make medical decisions on their behalf.



For customers with **PlanSmart Financial Wellness**³, the financial education and advice available may be helpful in managing finances during times of increased market volatility such as we've seen in recent weeks.



For our life insurance customers, **licensed Grief Counselors** are available from **Lifeworks**⁴ for insured employees and their dependents if they experience a loss, regardless of cause of death, or are diagnosed with a potentially life-threatening disease such as COVID-19. Whether it's help coping with a loss or a major life change, confidential counseling sessions can be tailored to meet the individual needs.

1 Travel Assistance services are offered and administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

2 Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio, a MetLife company. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

3 MetLife administers the PlanSmart program, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart through MetLife

4 Grief Counseling services are provided through an agreement with LifeWorks. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.