

## MetLife: List of COVID-19 Responses and Resources

### Relaxed renewal pricing and premium relief

- **Renewal relief** - MetLife is holding rates for groups with fewer than 500 lives, for all renewals with June 1, 2020 through September 1, 2020 renewal dates. We will honor any pricing reductions already released.
- **Auto Premium discount** - For April and May 2020, all active MetLife group and individual auto customers will receive a 15% credit based on their monthly premiums

### Relaxed contractual terms

- **Disability claim processing**
  - If disability claimants are unable to secure medical documentation to substantiate a new or existing Disability claim due to the current crisis, MetLife will conditionally approve STD claims for 14 calendar days and LTD claims for 30 days as these situations arise
- **Extended leave provisions**
  - For *group life/AD&D, dental, vision, worksite accident/health and legal coverage*, MetLife is willing to allow employees who are furloughed, temporarily laid-off or have reduced hours/salary to continue their coverage for 12 months from the date of the furlough, temporary lay-off or reduced hours/salary (collectively, "temporary salary reductions"). Premiums need to be remitted for coverage to remain active.
  - For *group disability*, we are allowing coverage to be maintained through May 31, 2020 for affected employees, provided premium is remitted for coverage. We will continue to monitor our business and may extend this date, as the crisis progresses.

### Free resources for financial and emotional support

- **Available to any group with less than 100 employees - PlanSmart® Financial Wellness planner line access for small businesses**
  - Small business employees can now access MetLife's PlanSmart Financial Wellness planner line, offered through our alliance with Ernst & Young LLP (EY).
  - For 90 days, employees will have phone access to credentialed EY financial planners, who will provide them with guidance on cash flow issues, IRS taxpayer relief, government legislation, market volatility and asset allocation.
  - If you'd like additional details on this offer, please contact [financialwellnessfeedback@metlife.com](mailto:financialwellnessfeedback@metlife.com). No MetLife relationship required.
- **Available to MetLife customers with less than 500 employees - Dedicated COVID-19 hotline by LifeWorks**
  - MetLife is offering a dedicated COVID-19 hotline provided by LifeWorks (our EAP partner) to our customers with less than 500 lives.

- This service will be available April 6 - September 30 and is offered at no cost to employers or their employees.
- **Available to all employees for any customers that offer MetLife Legal Plans – Free document review and consultation**
  - We are making our network attorneys available to consult with our customers' employees and their legal needs and provide critical documents, such as wills, power of attorney and trusts, at no cost to employees.
  - Employees do not have to be currently enrolled in the legal plan for help with issues related to this event. However, their employer must offer MetLife legal programs.
- **Available to the general public - Launch of the Financial Wellness hub, a new financial wellness resource destination**
  - A dynamic new financial wellness microsite meant to guide employees at all companies and in all circumstances as they actively manage stress, navigate life choices, and manage their finances in this volatile environment
  - Website Link - <https://www.metlife.com/financial-wellness-content-hub/>

### Thought leadership

- **Since 2017, we have collaborated with the U.S. Chamber of Commerce to take a quarterly pulse of how small business owners feel about their business and economic opportunities**
  - We recently released a [Special Report on Coronavirus and Small Business](#) so you can stay informed of insights into the depth of the disruption and economic effects of the pandemic.
- **For the greater brokerage community, MetLife is now offering virtual CE classes. You can select from the following 3 courses. In Wisconsin, each require 14 day lead-time to host groups with less than 50 attendees. We'd love to schedule these events for April and May to keep CE credits moving forward.**
  - Dental Benefits Today (Two hours)
  - Solutions for Globally-Mobile Employees (One hour)
  - Moving from Financial Insecurity to Financial Wellness (One hour)