The total direct and indirect costs of absences lasting beyond a week are estimated to be 3.2% of payroll. These costs include such things as salary continuance, disability benefits, lost and/or reduced productivity and replacement labor and may impact an employer’s bottom line.

Keeping employees working and returning disabled employees to work where appropriate benefits both the employee and the employer. It may help reduce employers’ costs and it may increase the likelihood of full-time return to work for the disabled individual who attempts to return to work, even in a limited capacity.

The core of MetLife’s disability product philosophy is Stay at Work (SAW) and Return to Work (RTW). MetLife has built several Stay at Work (SAW) and Return to Work (RTW) features and incentives into its Short Term and Long Term Disability insurance contracts.

So why are Stay at Work (SAW) and Return to Work (RTW) programs important? They may:

- Improve claim incidence and/or claim durations
- Reduce costs associated with re-training, overtime and temporary help
- Increase workplace productivity
- Demonstrate a commitment to the health and well-being of employees

Rehabilitation Incentives & Features included in MetLife’s Short Term (STD) and Long Term (LTD) Disability Insurance Contracts

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<th>THE INCENTIVE / FEATURE</th>
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| REHABILITATION INCENTIVE | Increases the claimant’s benefit amount by 10% when the claimant participates in an approved Rehabilitation Program. | Yes | - No maximum dollar amount  
- May exceed the contract’s benefit maximum  
- No time frame limits  
- May apply whether the claimant returns to work independently or with the support of MetLife’s Rehabilitation Program |
| WORK INCENTIVE BENEFIT | Allows the claimant to receive up to 100% of Predisability Earnings once benefits commence. Up to the maximum benefit period for STD. Up to 24 months for LTD. 100% of Predisability Earnings including: the benefit amount, work earnings, Rehabilitation Incentives and contract specified Other Income sources. | Yes | - For LTD, standard WIB is for 24 months from the date benefits begin. |
| FAMILY CARE INCENTIVE | After benefits commence, STD provides up to $100/week per eligible family member for up to the maximum benefit period. LTD provides up to $400/month per eligible family member for up to 24 months of benefits. | Yes | - Available when the claimant is participating in an approved Rehabilitation Program and/or working during the Work Incentive Benefit period |
| MOVING EXPENSE BENEFIT | Reimburses claimants for moving expenses to a new residence if recommended as part of an approved MetLife rehabilitation program. | Yes | - No minimum mileage requirements but claimant must be participating in an approved Rehabilitation program |
MetLife’s Additional Insurance Contract Features
Supporting Rehabilitation & Return to Work

Incentives Designed to Help Employees Stay-at-Work & Return-to-Work

- **Zero-day Residual for STD and LTD** - Encourages stay-at-work and/or return-to-work by allowing the claimant to work “part-time” during their elimination period and while benefits are being paid.

- **Temporary Recovery During the Elimination Period for LTD** - Promotes return to “full-time” work by allowing the claimant to return to work “full-time” for the number of days specified in the contract without extending the elimination period or requiring a new elimination period.

- **Temporary Recovery After Benefits Begin for STD and LTD** - Encourages a claimant to return to work “full-time” without jeopardizing his/her disability claim. The claimant can attempt to return to “full-time” work, and, if the same or a related disability occurs within 90 days for STD and 180 days for LTD, the claimant’s benefits may re-commence without the completion of a new elimination period.

- **50% or Proportionate Offset for “Return-to-Work” Earnings Following LTD’s 24-Month Work Incentive Benefit Period** - Encourages the claimant to work even after the end of the Work Incentive Benefit period. The standard is to offset the benefit by 50% of return-to-work earnings. A proportionate offset is also available.

- **Indexed Predisability Earnings for LTD** - Indexing helps to keep a claimant’s Predisability Earnings on par with “part-time” work earnings. Without indexing it would be possible for a claimant who is working “part-time” to no longer meet the definition of disability’s “earnings test”.

- **Job Modifications/Accommodations for STD and LTD** - Assists the employer with the cost of making job modifications/accommodations and supports compliance with the American with Disabilities Act (ADA). The job modifications/accommodations have no stated dollar maximum or number of occurrences limit.

- **Rehabilitation Program Participation for STD and LTD** - Encourages the claimant to have a medically-safe return to work, where appropriate. The Rehabilitation Program plan is developed as a team effort and involves the claimant, the employer, the claimant’s treatment provider(s) and MetLife clinical and return-to-work consultants. Each Rehabilitation Program is customized to meet the needs of the claimant and is based upon an assessment of the claimant’s capabilities and medical condition. When participation in our Rehabilitation Program is required, benefits end on the date the claimant ceases or refuses to participate in the program.

1. The Total Financial Impact of Employee Absences, Mercer (US) Inc., October 2008

The information contained in this document reflects MetLife’s standard GCERT2000 Short & Long Term Disability certificate provisions. It does not reflect state-specific requirements and such requirements may impact the information contained in this brochure. Customer-specific plan design changes may also impact the information contained in this document.

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

Metropolitan Life Insurance Company, New York, NY
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