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To Whom It May Concern:

As of January 1, 2018, all employers who offer statutory disability insurance coverage (DBL) to their New York employees are also required, by law, to offer statutory paid family leave (PFL) coverage through the same policy.

As a result, we are making changes to the availability of our New York DBL insurance. MetLife is committed to offering the highest level of service and ensuring that our current customers remain compliant with NY regulations post the January 1, 2018 introduction of NY PFL. Starting January 1, 2018, MetLife will not support New York DBL and PFL for employers with fewer than 100 overall benefits eligible employees, as well as markets where MetLife could not provide an integrated customer experience with other benefits offered by MetLife. Accordingly, for:

**Non-continuing coverage:** MetLife has entered into an agreement with ShelterPoint to offer DBL and PFL coverage to help minimize the inconvenience to customers impacted by the non-continuation of their coverage with us. ShelterPoint will be reaching out to these customers with information on the new option available to them.

**Continuing Coverage:** We will automatically update customers' current DBL insurance coverage to include the required PFL coverage, effective on January 1, 2018. Billing for PFL coverage will begin on January 1<sup>st</sup> at the set community rate of 0.126% of an employee's average weekly wage — which is estimated to be a maximum of \$1.65 based on the current NY statewide average weekly wage.

You can count on us to be a dedicated resource to help guide you and your customers through this transition. Please contact your MetLife Representative with any questions and to ensure you find the right fit for your customers.

Sincerely,



**Phil Bruen**  
Vice President  
Life & Disability Products

**Attachments:** Coverage Discontinuation Notice from MetLife and Coverage Continuation Notice from MetLife

