

[Current Date]

[Addr1]
[Addr2]
[Addr3]
[[Street Address]
[City, ST ZIP]

Dear «Group Contact Name»,

Why we're contacting you

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.

What you need to know

MetLife is committed to offering the highest level of service to our customers. On January 1, 2018, MetLife will automatically renew your current statutory DBL coverage to include the required PFL coverage. The new PFL coverage will be 100% employee paid. The rates are set by the New York Department of Financial Services. They will be limited to the 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.

What you need to do

We'll automatically renew your coverage and begin billing on January 1, 2018 when the new regulation goes into effect.

We're here to help

Please call 1-800-ASK-4-MET, prompt 2, to help guide you through your transition and answer any questions to ensure you and your employees are properly covered.

Sincerely,
(TBD Signature)

Additional information

Q: Am I required to offer NY statutory STD and paid family leave for my employees?

A: Yes. Currently, private employers with employees working in New York State are required to offer statutory short term disability insurance (NY Disability Benefits Law, DBL, coverage). Additionally, as of January 1, 2018 private employers will also be required to offer New York paid family leave coverage to those same employees working in New York State.

Q: How do I update MetLife coverage to comply with the new regulation?

A: Effective January 1, 2018, MetLife will renew your contract to include paid family leave coverage along with your statutory short term disability insurance.

Q: Regulations state providers can begin collecting premiums on July 1, 2017. Will I receive a bill from MetLife in July?

A: No. Customers should begin remitting premium to MetLife beginning in January 2018 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.