

[Current Date]



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 not able to continue your DBL insurance coverage effective January 1, 2018. MetLife has entered into an agreement with ShelterPoint to offer you DBL and PFL coverage to help minimize the inconvenience to you of searching for a new carrier.

## What you need to do

ShelterPoint will be reaching out to you with more information on their offer. Please work with your broker to review your options and ensure a timely transition and continued compliance with the statutory coverage requirements.

## 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 find the right fit for you and your employees.

Sincerely,

Phil Bruen

Vice President

Life & Disability Products

#### Additional information

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

A: Yes. Currently, private employers with employees working in New York State are required to offer statuatory 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: When will I no longer have NY statuatory STD insurance with MetLife?

A: Effective January 1, 2018, MetLife will no longer provide NY Disability Benefits Law (DBL) coverage for your employees. And, MetLife will not be providing New York paid family leave coverage for your employees.

#### Q: Is MetLife selling my business to Shelterpoint?

A: No. To help minimize the inconvenience to you of searching for a new carrier, MetLife has entered into an agreement with ShelterPoint to offer you DBL and PFL coverage. You may choose any available carrier to provide the New York required disability and paid family leavebenefits.