

Important Information about Your Group Life Insurance Certificate and the COVID-19 Pandemic

Why we're contacting you

The New York Department of Financial Services (NYDFS) recently released regulations to help covered individuals who are impacted by the COVID-19 pandemic, and we want to let you know how this may relate to you.

What you need to know

- If you are facing financial hardship as a result of the COVID-19 pandemic, the grace period for the payment of premiums will be extended to 90 days.¹
- If you are facing financial hardship as a result of the COVID-19 pandemic and are unable to make a timely premium payment, you will be able to arrange to pay this premium over a 12-month period.²
- We will not impose any late fees or report you to a credit reporting agency or a debt collection agency regarding late premium payments due to financial hardship as a result of the COVID-19 pandemic.
- Please call Mercer Consumer toll-free at 888-386-9788, weekdays from 9 a.m. to 9 p.m. or Saturdays from 9 a.m. to 2 p.m. (EST) to find out the alternative payment arrangements that may be available to you.
- Premiums not paid during the grace period are temporarily delayed but must be paid at a later date.
- The regulations also provide a 90-day extension of deadlines to exercise any rights or benefits under your certificate as a result of the COVID-19 pandemic. If this applies to you, MetLife will automatically apply this extension; you do not need to contact us.
- Please note that no specific proof of "financial hardship" is required by MetLife. MetLife trusts its customers' good faith judgement about whether the extended grace period or extended payment period specified above is needed.

¹ These grace periods and rights are currently in effect but are temporary, though they may be extended further.

² The ability to pay over a 12 month period will also be available to you if you were issued a nonpayment cancellation notice prior to March 29, 2020, and did not make a timely premium payment due to financial hardship as a result of the COVID-19 pandemic.

We're here to help

If you are experiencing financial hardship due to COVID-19, and wish to discuss your options, our Customer Service Center is available from Mercer Consumer toll-free at 888-386-9788, weekdays from 9 a.m. to 9 p.m. or Saturdays from 9 a.m. to 2 p.m. (EST).

A copy of the Executive Order and Regulations can be found at:

- <https://www.governor.ny.gov/news/no-20213-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency>
- https://www.dfs.ny.gov/system/files/documents/2020/03/re_consolidated_amend_pt_405_27_a_27c_new_216_text.pdf