

## APPENDIX – KEY TERMS & DEFINITIONS

MetLife – Salary Saver | Ages 18 - 70 | California Only

### **Noncancelable and Guaranteed Renewable to Age 65. No Change in Premium Rates.**

Noncancelable and Guaranteed Renewable to Age 65. No change in premium rates. As long as your premiums are paid on time, MetLife cannot change your coverage or your premium rates until the first premium due date on or after your 65th birthday.

### **Renewal Privilege After Age 65. Rates are Subject to Change.**

Following the premium due date on or after your 65th birthday, you may continue the coverage under this policy, exclusive of any riders providing additional benefits, as long as:

1. You remain actively and regularly employed full time; and
2. The premium is paid on time.

You may exercise this privilege only while your policy is in force and you are not disabled.

MetLife may require proof from time to time that you have continued to be actively and regularly employed full time.

Actively and regularly employed full time means actively working an average of at least 30 hours per week for gain or profit, during the previous 13 weeks.

**Presumptive Total Disability\*** - You are presumed totally and permanently disabled if an injury or sickness causes your total and permanent loss of:

- The use of both hands, both feet, or one hand and one foot;
- The sight in both eyes;
- Speech; or
- Hearing in both ears.

\*The Presumptive Benefit is not available in HI

### **Issue Ages: 18-70**

**Total Disability Definition** - You are considered totally disabled if as a result of injury or sickness, you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation\* in the usual or customary way.

\*Usual occupation means any employment, business, trade or profession and the substantial and material acts of the occupation you were regularly performing when the disability began. Usual occupation is not necessarily limited to the specific job you performed.

**Waiver of Premium** - After 90 consecutive days of disability, MetLife will waive any premiums that become due while you remain disabled. MetLife will also refund any premium that was paid during the first 90 days of disability.

**Rehabilitation Benefit** - While you are receiving monthly benefits for disability, MetLife will consider participating in the cost of an occupational rehabilitation program aimed at helping you to return to gainful employment. Such a program may include, but is not limited to, an accredited program for professional retraining or recertification. The program may be at your request or MetLife may suggest it. MetLife will continue to pay benefits to you on terms that MetLife agrees on with you.

**Recurring Disability** - A disability arising from the same or a related cause within 12 months of a prior period of disability for which disability benefits had been paid, and where the benefit period is to age 65 or longer (within 6 months if the benefit period is shorter than to age 65), will be considered a continuation of the prior period of disability. Your benefit period will not start anew. However, you will not be required to meet a new elimination period and benefits will begin accruing immediately.

**Suspended Coverage While in Military** - If you enter full-time active duty in the military service (other than active duty for training lasting 3 months or less), you may suspend the policy. You will not be covered for any loss due to an injury which occurs or a sickness which first manifests itself during this period, nor may any privileges or options of the policy or any attached riders

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**3-Month Extension of Benefits on Death** - If you die during a continuous period of disability and benefits have been paid for 12 months or more, MetLife will pay your designated beneficiary an additional benefit. This benefit, equal to the amount of the benefit payable for the last month of disability, will be paid for each of the first three months after your death.

**Mental Disorders and/or Substance Use Disorders** The lifetime maximum benefit period is limited to 24 months for all periods of disability combined if:

1. Such disability is due to mental disorder and/or substance use disorder;
2. You otherwise qualify for benefits; and
3. You are not confined in a hospital.

If you are disabled due to a mental disorder and/or substance use disorder and are confined in a hospital, this limit does not apply. Any time during which you are confined in a hospital will not count toward this 24-month limit.

**Suspension During Unemployment:** If you become unemployed and receive 2 months of governmental unemployment benefits, you may suspend this policy. The policy will not be in force while it is suspended, and you will not be required to pay premiums. The suspension will begin upon MetLife's receipt of your written request for suspension and certification that you are unemployed and 2 months of governmental unemployment benefits have been received. When proper notification for suspension is received, MetLife will refund the pro rata portion of any premium paid for a period beyond the date your request is received. Premiums must be paid to the date of suspension, and this policy must have been in force for at least 1 year from the date of issue. No privileges or options of this policy or any attached riders may be exercised during suspension.

### General Exclusions:

MetLife will not pay benefits for a disability:

1. Due to an act of war, whether declared or undeclared;
2. Due to mental disorder and/or substance use disorder, except as provided for under the Mental Disorders and/or Substance Use Disorders provision;
3. Due to any loss MetLife has excluded by name or specific description;
4. Due to your committing, or attempting to commit, a felony; or
5. Caused by an intentionally self-inflicted injury.

### Renewal Privilege if Employed After Age 65 — Total Disability Benefit With Limited Benefit Period Renewal Privilege

Following the premium due date on or after your 65th birthday, you may continue the coverage under this policy, exclusive of any riders providing additional benefits, as long as:

1. You remain actively and regularly employed full time; and
2. The premium is paid on time.

You may exercise this privilege only while your policy is in force and you are not disabled.

MetLife may require proof from time to time that you have continued to be actively and regularly employed full time.

Actively and regularly employed full time means actively working an average of at least 30 hours per week for gain or profit, during the previous 13 weeks.

### Total Disability Benefit With Limited Benefit Period

If you continue coverage under this privilege, benefits will be paid subject to the same provisions, limitations and exceptions in the policy. The maximum benefit period will be 24 months for total disability starting before your 75th birthday. If total disability starts after your 75th birthday, the maximum benefit period will be 12 months.

### Premiums

The premium will be at the rate then in effect for your class and attained age, and may change, according to the table of premium rates, as of each policy anniversary. MetLife may change the table of premium rates for your policy, but only if MetLife changes it for all policies in this class.

MetLife will refund any premium paid after the premium due date on or next following your 65th birthday for a period during which you are no longer actively and regularly employed full time, since your policy would end at that time.

## APPENDIX – OPTIONAL\* RIDERS

\*Riders listed below may be available to you – please review your enrollment offer to confirm rider availability  
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### **Partial Disability Benefit Rider (California Only) -**

Receive a partial disability benefit, under certain conditions, if a partial disability causes you to lose 20% or more of your earnings. A minimum partial disability benefit of 50% of the monthly benefit for total disability for the first 6 months of benefit payments (after the elimination period has been met). If monthly earnings are 25% or less of prior earnings, the full monthly benefit for total disability will be payable.

**Recovery Benefit —** Following a continuous period of disability for which at least 12 months of benefits have been payable, MetLife will pay you a recovery benefit equal to 3 times the benefit payable for the last month of your disability. This recovery benefit will be payable only once for a continuous period of disability, including recurrent disabilities.

**4% Cost of Living Rider California Only -** The COLA rider helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months. Increases start to accrue after you are disabled for 12 months or the full waiting period, whichever is longer. The cost-of-living adjustment will be equal to 4% of the original base monthly benefit and there is no limit to the number of adjustments that may be made under the COLA rider.