



MetLife

UPDATES

April 9, 2020

New Virtual Continuing Education Courses:

Great news! MetLife now has a CE course that is approved for virtual presentation via webex. This course can be offered at no cost to you and are a great way to gain additional CE credits while we are all quarantined at home. The course is called "Dental Benefits Today" and is available for 2 Hours of CE credit!

The following additional CE courses are pending state approval but we expect to have these available within the next few weeks:

- Solutions for Globally-Mobile Employees (1 hour)
- Moving from Financial Insecurity to Financial Wellness (1 hour)

Please note, we do have to register each event with CA DOI so we require 25 day lead time before the webinar is held. With that in mind, please let us know if you are interested in May or June dates for your office!

Renewal approach for all group's with less than 500 lives:

As you all know, several of our competitors have announced their retention strategies over the past two weeks via email or press releases. We also sent an email out last Friday announcing our strategy, however, in the event that you missed it, please review the snippet below:

At MetLife, our brokers and customers are our top priority. As such, we want to help our mutual small business customers who may be facing challenges as a result of the COVID-19 pandemic. So, early next week we will be notifying our group customers with fewer than 500 lives that we will hold rates (no rate increase) for all renewals with June 1, 2020 through September 1, 2020 renewal dates.*

This renewal approach helps assure the sustainability of our small business customer benefit programs.

* Please note this strategy excludes cases written through a Trust, Association or PEO

Our Reinstatement Position for Employees that are Laid Off or Furloughed

Lastly, we have been receiving a lot of questions regarding our reinstatement policy for group's during this COVID-19 pandemic. The Q & A below should help to clear up our stance by coverage:

Question:

My employees are being laid off and/or may be unable to pay premiums for their voluntary/employee paid coverage(s). What are MetLife's reinstatement provisions if we re-hire them and can we waive benefit eligibility waiting periods, evidence of insurability, etc?

Answer:

For Basic and Optional Term Life, AD&D, Accident and Health, Dental and Vision, if your employee's employment is terminated and coverage lapses due to non-payment, and they return to work or are re-hired within 6 months, MetLife will reinstate their prior coverage amount without needing to provide evidence of insurability, where applicable, or satisfying benefit eligibility waiting periods. For accident and health coverage, any limitations for pre-ex conditions will be applied from the reinstatement date.

For disability coverage, if your employee's employment is terminated and coverage lapses due to non-payment, and they return to work or are re-hired within 3 months, MetLife will reinstate their prior coverage amount without needing to provide evidence of insurability, where applicable, or satisfying benefit eligibility waiting periods. In addition, the pre-ex provision will be applied as if there was no interruption in coverage.

COVID-19 Update

Click [here](#) for the latest updates form MetLife on COVID-19.