



Metropolitan Life Insurance Company

Company name:

Group number:

Please be advised that _____ is providing
_____ coverage to our employees, through MetLife. For the plan year
beginning _____ and going forward, _____ will
be increasing the affected employee's wages by the amount of the
premium and subjecting the premium cost to current taxation, thus, offering the employee's the option
to receive disability benefits on a non-taxable basis.

_____ will begin the Gross Up tax arrangement
effective _____.

_____ will be responsible for the administration of
the Gross Up Tax Arrangement, increasing the employee's wages by the amount of the
_____ premium, and additional gross up of wages to account for the
additional Federal, State, Local and FICA income taxes associated with the increase in wages, and
informing MetLife of affected class of employees.

**Sign
Here**

Signature of Customer Representative

Date (mm/dd/yyyy)