



Exclusions and Limitations

DISABILITY INCOME INSURANCE: EXCLUSIONS

We will not pay for any Disability caused or contributed to by:

1. war, whether declared or undeclared, or act of war, insurrection or rebellion;
2. Your active participation in a riot;
3. intentionally self-inflicted injury;
4. attempted suicide; or
5. commission of or attempt to commit or taking part in a felony.

DISABILITY INCOME INSURANCE: PRE-EXISTING CONDITIONS

Pre-existing Condition means a Sickness or accidental injury for which You:

- received medical treatment, consultation, care, or services; or
 - took prescribed medication or had medications prescribed;
- in the 12 months before Your insurance or any increase in the amount of insurance under this certificate takes effect.

We will not pay benefits for a Disability that results from a Pre-existing Condition if the Elimination Period starts after the earlier of the date:

- the Alumnus has not received medical treatment, consultation or services for the Pre-existing Condition for 12 consecutive months; or
- 24 consecutive months from the date Disability insurance, or an increase in the amount of such insurance, under the certificate takes effect.

For Disability Due To Alcohol, Drug or Substance Abuse or Addiction or Mental and Nervous Disorders or Diseases

If You are Disabled due to one or more of the following medical conditions described below, We will limit Your Disability benefits to a lifetime maximum equal to the lesser of:

- 24 months for one period of Disability during your lifetime for any one or more, or all of the above conditions; or
- the Maximum Benefit Period.

Subject to the Administration of Limited Disability Benefits for Disability Due to Mental and Nervous Disorders or Diseases as set forth below:

Your Disability benefits will be limited as stated above for:

1. Disability due to alcohol, drug or substance abuse or addiction. We require You to participate in an alcohol, drug or substance addiction recovery program recommended by a Physician. We will end Disability benefit payments at the earliest of the period described above or the date You cease, refuse to participate, or complete such recovery program.
2. Mental or Nervous Disorder or Disease that results from any cause, except for:
 - Neurocognitive Disorders;



Exclusions and Limitations Continued

ADMINISTRATION OF LIMITED DISABILITY BENEFITS FOR DISABILITY DUE TO MENTAL ILLNESS AND NERVOUS DISORDERS OR DISEASES.

If no exception above applies, and You are Disabled as a result of more than one injury or Sickness for which Disability benefits are payable under this certificate, each of which are subject to the provisions of the Limited Disability Benefits section, the benefit limitation periods will run concurrently for all such conditions.

DEFINED TERMS USED IN LIMITED DISABILITY BENEFITS

Mental or Nervous Disorder or Disease means a medical condition which meets the diagnostic criteria set forth in the most recent edition of the Diagnostic And Statistical Manual Of Mental Disorders (“DSM”) as of the date of Your Disability.

Neurocognitive Disorder means a condition that meets the diagnostic criteria for neurocognitive disorders set forth in the most recent edition of the DSM as of the date of Your Disability, and the cognitive deficits that relate to the Disability are not attributable to another Mental or Nervous Disorder or Disease. Neurocognitive disorders include, but are not limited to, conditions such as Alzheimer’s disease and other forms of dementia, and Traumatic Brain Injury.

State variations may apply. Please review your certificate of insurance for details.

Like most insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your plan administrator for costs and complete details.

Insurance coverage is issued by MetLife Services and Solutions, LLC, New York, NY 10166.