



**MetDisability**  
469 Cameron Drive  
St. Louis, MO 67091  
602 456 9876

November 23, 2002

Ms Alison Almonzar  
338 Cumberland Avenue  
Indianapolis, IN 46229

Dear Ms Almonzar

MetDisability recently received your letter regarding our newly implemented disability benefits.

When an employee suffers a broken arm or leg while on the job, the diagnosis is a simple one, and disability insurers can easily predict the necessary recovery period. This ease is the result of substantial compilations of data. However, self-reported illnesses, such as chronic fatigue syndrome, are both unique and unpredictable. Insurance companies are at a loss regarding self-diagnosed conditions due to insufficient actuarial data.

Recent legal developments currently allow insurers in 39 states to limit benefits for self-reported illnesses to two years. With impartiality in mind, MetDisability has adopted this limit as a part of its new disability policy. All current subscribers are subject to this limitation as well. Chronic fatigue syndrome has a benefit period up to two years maximum.

MetDisability has given notification of this policy change to our customers in a manner as timely as possible in an effort to avoid distress. We understand your current situation regarding chronic fatigue syndrome and encourage you to seek advice from your employer's Human Resource Services regarding additional healthcare options.

Sincerely

Judy Rodine  
Claims Processor