Welcome!
Our meeting will begin momentarily.
Group Voluntary Insurance Benefits

Prepared for: LifeBridge Health

- Life
- Accident
- Critical Illness
- MetLife Legal Plan
- Pet
Benefit Enhancements for 2022

Life

Travel Assistance Enhancements
• Political and Natural Disaster coverage
• Maximum increase
• Telemed expansion

Digital Estate Planning
• Employees with supplemental life can complete simple estate planning documents for themselves and their spouses online in as little as 15 minutes

Total Control Account (TCA)
• Ability to link to popular payment apps/services such as PayPal®, Venmo® or Square Cash™
• New Visa debit card/ATM card for accountholders

Critical Illness

• Increased Total Lifetime Benefit to 500%
• Reduced Recurrence waiting period
• Additional Covered Conditions
• Childhood conditions increased to 100%
• Progressive Diseases increased to 100%
• 4 Additional Health Screening Benefits

Accident

• Increased skull fracture benefits on high plan
• Increased Hip Dislocation Benefit on high plan
• Added Three more therapies
• Increased frequency of medical testing
• Increased number of confinement days for Non ICU and ICU
• Added Covid-19 diagnostic and antibody testing
Life Insurance

Prepared for: LifeBridge Health
Why is life insurance so important?

**Lost Income**
Replacement of lost income

**Standard of Living**
Helping your loved ones maintain their standard of living

**Financial Security**
Financial security for you and your family

Nearly one in three Americans say they need more life insurance¹
“I want to position my kids to help them achieve their goals...”

Amy
39-year-old single parent of two children

<table>
<thead>
<tr>
<th>Monthly expenses</th>
<th>$2,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional expenses to plan for</td>
<td>$100,000</td>
</tr>
<tr>
<td>Outstanding debt</td>
<td>$150,000*</td>
</tr>
<tr>
<td>Assets/Savings</td>
<td>$15,000</td>
</tr>
<tr>
<td>Coverage amount to consider</td>
<td>$355,000**</td>
</tr>
</tbody>
</table>
LifeBridge Health Life insurance plan

Basic Life
Employer paid

Basic Accidental Death & Dismemberment
Employer paid
Supplemental coverage: Life insurance and Accidental Death & Dismemberment insurance

Accidental Death & Dismemberment (AD&D) provides you with additional protection in the event of accidental death or serious injury.

Supplemental Life provides competitively-priced ways to protect your family and finances in the event something happens to you.
**MetLife Group Life insurance...**

**MetLife Advantages℠**

Support, planning and protection when you need it most

<table>
<thead>
<tr>
<th><strong>Support</strong></th>
<th><strong>Planning</strong></th>
<th><strong>Protection</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Face-to-Face Grief Counseling(^{L3})</td>
<td>• Face-to-Face Will Preparation(^{L8})</td>
<td>• Coverage for active and retired employees</td>
</tr>
<tr>
<td>• Beneficiary Claim Assistance</td>
<td>• Face-to-Face Estate Resolution Services(^{L8})</td>
<td>• Services for workplace transitions</td>
</tr>
<tr>
<td>• Total Control Account(^{L6})</td>
<td>• WillsCenter.com(^{L9})</td>
<td>– Transition Solutions(^ {L4})</td>
</tr>
<tr>
<td>• Travel Assistance with ID Theft Solutions(^{L7})</td>
<td>• Funeral Planning Services(^{L10})</td>
<td>– Portability(^ {L1})</td>
</tr>
</tbody>
</table>

Please refer to the notes at the end of this presentation regarding these value-added services.
Planning for the future

Will Preparation¹
Do you have a will? Many put this off because they believe it’s too expensive, too complicated or simply think they don’t own enough assets to make a one worthwhile.

Unfortunately, this may mean that your last wishes aren’t carried out.

You and your spouse have unlimited access legal consultation from a network of over 15,000 attorneys who can help prepare or update a will, living will or power of attorney services.

<table>
<thead>
<tr>
<th>Face-to-Face</th>
<th>Online</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Call MetLife Legal Plans’ toll-free number at <strong>1-800-821-6400</strong>.</td>
<td>• Visit <a href="http://www.willscenter.com">www.willscenter.com</a>² and register as a new user</td>
</tr>
<tr>
<td>• Provide the company name (Partners), customer number and the last four digits of the life policy holder’s social security number.</td>
<td>• Follow the simple instructions to create your online document</td>
</tr>
<tr>
<td></td>
<td>• Return at your convenience to complete or update stored documents</td>
</tr>
</tbody>
</table>
Support through difficult times

Estate Resolution Services\(^1\)

Settling an estate can be a complex and lengthy process, but it doesn’t have to be.

Estate representatives and beneficiaries may receive legal assistance with probating estates.

With unlimited consultations, either in person with an attorney or by phone, including court representations, you can feel confident you’ve made the right decisions.

MetLife Legal Plans

Simply contact a Client Services representative to get started.

- Call 1-800-821-6400
- Provide the company name, customer number (if available) and the last 4 digits of the employee’s social security number.
- A Client Services representative will assign you a case number and help you locate a participating plan attorney in your area.
Digital Estate Planning Solution

Providing choice in flexibility for completing estate planning documents

The first completely digital estate planning solution

Choose a digital experience or use an attorney

Simple, guided process allows you to complete documents quickly

Includes wills, living wills, durable powers of attorney and living trusts
Assisting through life’s changes

Travel Assistance

When traveling internationally or domestically*, you and your dependents can access professional medical, travel, legal, financial and concierge services 24 hours a day, 365 days a year.

- **Medical Assistance** Medical Evacuation and Repatriation, Hospital admission validation, prescription replacement, physician, hospital or dental referrals
- **Travel and Financial Support** Travel information, emergency pet boarding and repatriation, emergency cash or bail assistance, lost document and luggage assistance
- **Concierge Services** Restaurant, shopping, hotel and airline recommendations and reservations, destination information, entertainment recommendations

*Traveling more than 100 miles from home

If you have any questions about the services,

**Call:**
Within the U.S.: (800) 454-3679
Outside the U.S.: (312) 935-3783 (collect)

**Visit:**
[www.metlife.com/travelassist](http://www.metlife.com/travelassist)

All users are required to set up their unique profile via the registration process for first time access.

Once registration is completed you can access your account by selecting "Log in" which will then prompt you to enter your username and password.
Choosing the right amount doesn’t have to be difficult

Useful tools for figuring out how much Life insurance you need

• Use the Life Insurance Calculator at www.metlifeiseasier.com

• The Life Insurance Planner included in your enrollment materials
Help offset the financial gaps in your high deductible health insurance plan

Out-of-pocket costs not covered by health insurance may include:
- Copays
- Deductibles
- Out-of-network doctor visits
- Therapy

These benefits can help offset the financial gaps:
- Critical Illness insurance
- Accident insurance

These benefits are not a replacement for traditional medical insurance. They are a supplement to this coverage.
Accident insurance – Key features

Guaranteed issue coverage\(^{A1}\)

Payments are made directly to you to spend as you choose

Claims are paid fast\(^{A2}\)

Take coverage with you if you change jobs or retire\(^{A3}\)

Over 150 covered events
# Accident Insurance—Over 150 covered events

Here are just a few!

## Injuries
- Fractures/Dislocations\textsuperscript{AI1}
- Concussion
- Coma
- Ruptured Disc
- Torn Cartilage in Knee
- Cuts/Lacerations
- Torn/Ruptured/Severed Tendon/Ligament
- Broken Tooth

## Dismemberment, Loss & Paralysis
- Dismemberment & Loss
- Catastrophic Dismemberment & Loss
- Paralysis

## Medical Services & Treatments
- Air/Ground Ambulance
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Transportation
- Therapy Services
- Pain Management
- Blood/Plasma/Platelets
- Inpatient Surgery
- Outpatient Ambulatory Surgery

## Hospital\textsuperscript{AI2} – Accident
- Admission
- Confinement
- Admission – Intensive Care Unit (ICU)
- Confinement – ICU
- Inpatient Rehabilitation Unit

## Hospital\textsuperscript{AI2} – Sickness\textsuperscript{AI3}
- Admission – ICU
- Admission – non-ICU
- Confinement – ICU
- Confinement – non-ICU

## Accidental Death
- Accidental Death
- Common Carrier\textsuperscript{AI4}

## Additional Benefits
- Lodging\textsuperscript{AI5}
- Health Screening Benefit (Wellness)\textsuperscript{AI6}
## Accident insurance – Plan breakdown

You have a choice of two plans: Low Plan and High Plan

<table>
<thead>
<tr>
<th>Covered conditions</th>
<th>Low Plan MetLife Accident Insurance pays you</th>
<th>High Plan MetLife Accident Insurance pays you</th>
</tr>
</thead>
<tbody>
<tr>
<td>Injuries – 12 covered injury types</td>
<td>Ranging from $25 – $5,000 per injury</td>
<td>Ranging from $50 – $10,000 per injury</td>
</tr>
<tr>
<td>Medical services &amp; treatment – 15 covered medical services &amp; treatments</td>
<td>Ranging from $15 – $1,000 per medical service/treatment</td>
<td>Ranging from $25 – $2,000 per medical service/treatment</td>
</tr>
<tr>
<td>Hospital coverage (due to an Accident &amp; Sickness)</td>
<td>$500 (non-ICU) – $1,000 (ICU) admission benefit 1 time per accident</td>
<td>$1,000 (non-ICU) – $2,000 (ICU) admission benefit per accident</td>
</tr>
<tr>
<td></td>
<td>$100 a day for non-ICU confinement up to 365 days</td>
<td>$200 a day for non-ICU confinement up to 365 days</td>
</tr>
<tr>
<td></td>
<td>$200 a day for ICU confinement up to 365 days</td>
<td>$400 a day for ICU confinement up to 365 days</td>
</tr>
<tr>
<td>Inpatient Rehabilitation (paid for up to 15 days Accident)</td>
<td>$100 per day, up to 15 days</td>
<td>$200 per day, up to 15 days</td>
</tr>
<tr>
<td>Additional benefits – Lodging</td>
<td>$100 per night, up to 31 nights</td>
<td>$200 per night, up to 31 nights</td>
</tr>
</tbody>
</table>
What exactly is Critical Illness Insurance?

Critical Illness Insurance supplements your medical coverage and pays in addition to what your medical plan may cover.

It can help provide financial support when you or a loved one has a verified diagnosis of a covered critical illness so you can focus on getting well.
## Critical illness insurance – Overview

<table>
<thead>
<tr>
<th>Key Features</th>
<th>Covered Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Lump sum payment to use as you see fit when diagnosis is verified</td>
<td>• Cancer&lt;sup&gt;CI6&lt;/sup&gt;</td>
</tr>
<tr>
<td>• Recurrence benefit&lt;sup&gt;CI1&lt;/sup&gt;</td>
<td>• Heart attack&lt;sup&gt;CI7&lt;/sup&gt;</td>
</tr>
<tr>
<td>• No waiting periods or age restrictions&lt;sup&gt;CI3&lt;/sup&gt;</td>
<td>• Stroke&lt;sup&gt;CI8&lt;/sup&gt;</td>
</tr>
<tr>
<td>• Same level of coverage for the entire family&lt;sup&gt;CI4&lt;/sup&gt;</td>
<td>• Major organ transplant&lt;sup&gt;CI9&lt;/sup&gt;</td>
</tr>
<tr>
<td>• Portable (continuation of coverage)&lt;sup&gt;CI5&lt;/sup&gt;</td>
<td>• Alzheimer’s disease&lt;sup&gt;CI10&lt;/sup&gt;</td>
</tr>
<tr>
<td></td>
<td>• Coronary artery bypass graft&lt;sup&gt;CI11&lt;/sup&gt;</td>
</tr>
<tr>
<td></td>
<td>• Kidney failure</td>
</tr>
<tr>
<td></td>
<td>• Plus 22 listed conditions&lt;sup&gt;CI12&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

The No. 1 reason for bankruptcy is due to medical bills.<sup>CI13</sup>
Is it different than medical insurance?

Yes, Critical Illness Insurance is not a replacement for medical or disability income insurance.

It supplements your existing coverage and can help you pay for expenses that may become burdensome when you have a verified diagnosis of a covered critical illness.

MetLife’s Critical Illness Insurance

- Provides a lump-sum payment upon diagnosis verification
- Is not reimbursement-based, so covered individuals only need to submit proof of a verified diagnosis
- Allows covered individuals to use the lump-sum payment the way they see fit
Critical Illness Insurance – Plan breakdown

**You have a choice of a $10,000 or $20,000 Initial Benefit Amount**

**Your Total Benefit Amount will be 5 times or 500% the Initial Benefit Amount you selected**

**You can receive Initial Benefit Payments and Recurrence Benefits Payments payments until your Total Benefit Amount is reached**

**Example of Initial Benefit Payments & Recurrence Benefit Payments**

The example below illustrates an employee who elected an Initial Benefit of $20,000 and has a Total Benefit Amount of 5 times or 500% of the Initial Benefit Amount or $100,000.

<table>
<thead>
<tr>
<th>Illness – Covered Condition</th>
<th>Payment</th>
<th>Total Benefit Remaining</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Heart Attack</strong> – first verified diagnosis</td>
<td>Initial Benefit payment of $20,000 or 100%</td>
<td>400% ($80,000)</td>
</tr>
<tr>
<td><strong>Heart Attack</strong> – second verified diagnosis, two years later</td>
<td>Recurrence Benefit payment of $20,000 or 100%</td>
<td>300% ($60,000)</td>
</tr>
<tr>
<td><strong>Kidney Failure</strong> – first verified diagnosis, three years later</td>
<td>Initial Benefit payment of $20,000 or 100%</td>
<td>200% ($40,000)</td>
</tr>
</tbody>
</table>
Take advantage of a health screening benefit

MetLife provides an annual Health Screening Benefit of $50 for taking one of the eligible screening/prevention measures.¹

This coverage would be in addition to the Total Benefit Amount payable for previously mentioned Covered Conditions.

¹The Health Screening Benefit is not available in certain states. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.
Legal help when you need it

A legal plan offered through LifeBridge Health provides you and your family with expert legal assistance for covered matters for a flat monthly rate.

Unlimited access to Network Attorneys for covered legal matters

Top-quality attorneys with an average of 25 years of experience

Advice and representation nationwide, in person or by phone

Quality attorneys are attracted to joining our network because referrals from satisfied plan members help them grow their practice.
## Legal services – Plan overview

### Sample covered benefits

<table>
<thead>
<tr>
<th>Money matters</th>
<th>Family and personal</th>
<th>Vehicle and driving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identity theft</td>
<td>Adoption</td>
<td>Defense of traffic tickets</td>
</tr>
<tr>
<td>Negotiating with creditors</td>
<td>Prenuptial agreement</td>
<td>License suspension</td>
</tr>
<tr>
<td>Tax audit representation</td>
<td>Personal property issues</td>
<td>Repossession</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Home and real estate</th>
<th>Civil lawsuits</th>
<th>Typical Attorney Costs for These Services&lt;sup&gt;LP2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sale, purchase, or refinancing of a primary or vacation home</td>
<td>Civil litigation defense</td>
<td>$370 (Powers of Attorney)</td>
</tr>
<tr>
<td>Property tax assessment</td>
<td>Small claims assistance</td>
<td>$740 (Wills for Employee and Spouse)</td>
</tr>
<tr>
<td>Foreclosure</td>
<td>Pet liabilities</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Estate planning documents</th>
<th>Elder care issues&lt;sup&gt;LP4&lt;/sup&gt;</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Simple or complex wills</td>
<td>Medicare</td>
<td></td>
</tr>
<tr>
<td>Living wills</td>
<td>Nursing home agreements</td>
<td></td>
</tr>
<tr>
<td>Revocable or irrevocable trusts</td>
<td>Powers of attorney</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Typical Attorney Costs&lt;sup&gt;LP3&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living Wills</td>
<td>$370</td>
</tr>
<tr>
<td>Trusts</td>
<td>$1,850</td>
</tr>
<tr>
<td>Deeds</td>
<td>$740</td>
</tr>
</tbody>
</table>

![Typical Attorney Costs for These Services](image_url)
Completely redesigned web site

- Simplified login
- Easily find an attorney for your legal matter
- Tailored to each employee’s covered services

From a simple log in to a guided process for finding an attorney or completing estate planning, we’ve designed the site to make it easy for employees to get the help that they need.
Pet Insurance – Key Features

MetLifePet Insurance\(^1\) offers straightforward pricing, group discounts\(^2\), customizable limits, diminishing deductibles\(^3\), and a hassle-free claims process. Our quick 3-step enrollment process and supportive team of pet professionals are here to help.

- ✓ No breed exclusions
- ✓ No upper age limits
- ✓ No initial exam or previous vet records needed to enroll\(^4\)
- ✓ No per-incident or lifetime limits
- ✓ Group discounts\(^2\) and deductible savings\(^3\)
- ✓ Among the shortest wait periods\(^5\) with most claims processed within 10 days\(^6\)
- ✓ Multichannel support options with caring, knowledgeable representatives
- ✓ Trusted benefits partner with more than 100+ years of experience

---

1Independence American Insurance Company (“IAIC”) is the insurance carrier for this product. PetFirst Healthcare, LLC, a MetLife company, is the policy administrator authorized to offer and administer pet insurance policies. Independence American Insurance Company, a Delaware insurance company, is headquartered at 485 Madison Avenue, NY, NY 10022. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact PetFirst Healthcare, LLC. Like most insurance policies, insurance policies issued by IAIC contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

2This discount is not available in Tennessee. This discount is only available for individuals who access the policy through a group (10% for Groups > 1000 lives and 5% for Groups 50-999 lives).\(^3\)With diminishing deductibles, your pet's deductible automatically decreases by $25 each policy year that you don't receive a claim reimbursement. May not be available in all states.

4Application is subject to review and approval by MetLife based upon its underwriting rules.\(^5\) Accident coverage and wellness coverage (for those who select it) begin on the effective date of your policy. Illness coverage begins 14 days later.\(^6\) 80% of claims are processed within 10 days or less.
What does Pet Insurance cover¹?

- Accidental injuries
- Illnesses
- Exam fees
- Surgeries
- Medications
- Ultrasounds
- Hospital stays
- X-rays and diagnostic tests

And our coverage¹ also includes

- Hip dysplasia
- Hereditary conditions
- Congenital conditions
- Chronic conditions
- Alternative therapies
- Holistic care
- And much more!

Pre-existing conditions may not be covered.

Insure your pet today.

And....

How do I file a claim?

Select the coverage that’s best for your pet and enroll.

Take your pet to your preferred licensed veterinarian or clinic.

Download our mobile app.

Pay the bill

Send your bill and your claim paperwork via our mobile app, online portal, email, fax or mail

Receive reimbursement¹ by check or direct deposit — most claims are processed within 10 days²

¹Provided all terms of the policy are met. Like most insurance policies, insurance policies offered by PetFirst Healthcare, LLC and underwritten and issued by Independence American Insurance Company, contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.
Additional Plan Features

Wellness Care Rider\(^1\)

Want additional coverage\(^2\) for routine exams, vaccinations and prescription medications? You can add a wellness care rider to your plan for these expenses. Coverage includes:

- Annual vet exams
- Routine tests or screens
- Vaccines
- Teeth cleaning or polishing
- Microchipping
- Preventative treatment for parasites such as fleas and heartworms
- Spay and neutering
- Behavior training

\(^1\)Can be purchased at an additional cost.

\(^2\)Provided all terms of the policy are met. Like most insurance policies, insurance policies offered by PetFirst Healthcare, LLC and underwritten and issued by Independence American Insurance Company, contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

Family Plan

MetLife also provides the unique feature of a Family Plan\(^3\). In a Family Plan, a policyholder is able to enroll up to three pets onto the same policy such that they share the same annual limits and coverage on the single policy. This feature is limited to pets under the age of 10 and allows policyholders more flexibility when considering enrolling multiple pets.

\(^3\)A multi-policy discount is not available when enrolling into a Family Plan.
Enroll now

An Easy 3-Step Process

Tell us about your pet
Pet species, pet gender, age, breed and location.

Choose coverage
Choose the coverage that is right for you.

Complete enrollment

Or you may call:

1-800-GET-MET8 (1-800-438-6388)
Monday through Friday, 8 am – 9 pm, EST
Saturday through Sunday, 10 am – 7 pm, EST
You can benefit from MyBenefits

MetLife Online Services capabilities may vary by product and may not be available to all customers.

www.metlife.com/mybenefits

With MyBenefits you can...

- View enrollment status
- Check recent claims and status
- Print ID cards
- Find essential forms
- Update profile information
- Access educational tools

1 Customized product section with additional policy contract and product details

2 Easy access to Forms, Customer Support and Claims Center

3 Add policies with the “Don’t see all your policies?” feature
The MetLife mobile app

**It’s easy.** Download “MetLife US” in the App Store or Google Play. Log in with your MyBenefits information to access these features.*

<table>
<thead>
<tr>
<th>Life</th>
<th>Legal Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Without needing to log in, you can get an instant term life quote by entering a few basic details</td>
<td>• See your coverage details</td>
</tr>
<tr>
<td>• View your policy details</td>
<td>• Find an attorney</td>
</tr>
<tr>
<td></td>
<td>• Get a plan case number</td>
</tr>
</tbody>
</table>

Plus, view your policy details for **Accident Insurance and Critical Illness Insurance**.

*To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app.*
Questions? Need help or more info?

Visit
www.metlife.com/mybenefits

Call
1-800-GET-MET8 (1-800-438-6388)
Monday through Friday, 8 am – 8 pm, EST

Contact
Contact your benefits team at
LBH_Benefits@lifebridgehealth.org
Appendix
Life Footnotes

L1. [FOR TERM: All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least [$10,000] [$20,000] must be elected.] [FOR GUL: To the maturity age specified in your certificate. [CHOOSE CORRECT BRACKETED TEXT: If your plan sponsor replaces MetLife GUL with another group life insurance plan or otherwise terminates the MetLife group policy, your coverage will also be terminated, [even after retirement] [or separation from employment].] [RATES will increase if you leave your employer [firm] and choose to continue your coverage.] If you have ported or otherwise continued your coverage after retirement or separation from employment and the plan sponsor later terminates the group policy, cost of insurance rates may increase as a result of such termination.]

L2. [FOR TERM: All applications for coverage are subject to review and approval by MetLife based on its underwriting rules.] [FOR GUL: All applications for coverage are subject to review and approval by MetLife based on its underwriting rules.]

L3. [FOR TERM: For all of these services, unless stated otherwise, the life and AD&D amounts under the MetLife plan are subject to applicable state laws. The benefit amounts for all MetLife GUL coverage are subject to applicable state laws. To take advantage of this benefit, coverage of at least [$10,000] [$20,000] must be elected.] [FOR GUL: As long as you do not leave your employer [enterprise], your MetLife group life insurance coverage, [your coverage] [the coverage] [this coverage] will continue. If your plan sponsor replaces MetLife GUL with another group life insurance plan or otherwise terminates the MetLife group policy, your coverage will also be terminated, [even after retirement] [or separation from employment]. RATES will increase if you leave your employer [firm] and choose to continue your coverage.] If you have ported or otherwise continued your coverage after retirement or separation from employment and the plan sponsor later terminates the group policy, cost of insurance rates may increase as a result of such termination.]

L3. [FOR TERM: Except as stated above, all claims, disputes, and other matters arising in connection with the MetLife plan are subject to applicable state laws. To take advantage of this benefit, coverage of at least [$10,000] [$20,000] must be elected.] [FOR GUL: All claims, disputes, and other matters arising in connection with the MetLife plan are subject to applicable state laws.]

L4. [FOR TERM: All applications for coverage are subject to review and approval by MetLife based on its underwriting rules.] [FOR GUL: All applications for coverage are subject to review and approval by MetLife based on its underwriting rules.]

L5. [FOR TERM: LifeWorks provides separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master’s or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.] [FOR GUL: LifeWorks provides separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master’s or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.]

L6. [FOR TERM: LifeWorks provides separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master’s or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.] [FOR GUL: LifeWorks provides separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master’s or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.]

L7. [FOR TERM: For all of these services, unless stated otherwise, the life and AD&D amounts under the MetLife plan are subject to applicable state laws. The benefit amounts for all MetLife GUL coverage are subject to applicable state laws. To take advantage of this benefit, coverage of at least [$10,000] [$20,000] must be elected.] [FOR GUL: As long as you do not leave your employer [enterprise], your MetLife group life insurance coverage, [your coverage] [the coverage] [this coverage] will continue. If your plan sponsor replaces MetLife GUL with another group life insurance plan or otherwise terminates the MetLife group policy, your coverage will also be terminated, [even after retirement] [or separation from employment]. RATES will increase if you leave your employer [firm] and choose to continue your coverage.] If you have ported or otherwise continued your coverage after retirement or separation from employment and the plan sponsor later terminates the group policy, cost of insurance rates may increase as a result of such termination.]

L8. [FOR TERM: All applications for coverage are subject to review and approval by MetLife based on its underwriting rules.] [FOR GUL: All applications for coverage are subject to review and approval by MetLife based on its underwriting rules.]
Life Footnotes, cont.

[L9. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.]

[L10. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, “SCI”), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial’s network of funeral providers are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for “At Need” services only. Not approved in AK, FL, KY, MT, ND, NY and WA.
**Accident & Health Footnotes**

A1. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. [For Critical Illness Insurance and Cancer Insurance CA-sitused cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.]

A2. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.

A3. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

**Accident Footnotes**

AI1. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

AI2. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife’s Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

AI3. The Hospital Sickness benefit may not be available in all states.

AI4. Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

AI5. The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

AI6. The Health Screening Benefit is not available in all states. For Texas sitused policies and Texas residents covered under policies sitused in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).

AI7. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
Critical Illness Insurance Footnotes

CI1. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions may apply to dependents serving in the armed forces or living overseas. (For CA sitused cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.)

CI2. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an Initial Benefit of $100 for All Other Cancer.

CI3. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.

CI4. In certain states, the Covered Condition is Severe Stroke.

CI5. In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details.

CI6. Please review the Outline of Coverage for specific information about Alzheimer's disease.

CI7. In certain states, the Covered Condition is Coronary Artery Disease.

CI8. MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one benefit payment for one Listed Condition in his/her lifetime. The Listed Conditions are: Addison’s disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig’s disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington’s disease (Huntington’s chorea); Legionnaire’s disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

CI9. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Treatment Free Period.
Critical Illness Insurance Footnotes

CI1. There is a Benefit Suspension Period between Recurrences. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period. A Recurrence Benefit is available for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer.

CI2. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions may apply to dependents serving in the armed forces or living overseas. (For CA sitused cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.)

CI3. Children may be covered to age 26. In some states, there are benefit reductions that begin at age 65.

CI4. Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Dependent Child coverage varies by state. Please contact MetLife for more information.

CI5. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

CI6. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an Initial Benefit of $100 for All Other Cancer.

CI7. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.

CI8. In certain states, the Covered Condition is Severe Stroke.

CI9. In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details.

CI10. Please review the Outline of Coverage for specific information about Alzheimer's disease.

CI11. In certain states, the Covered Condition is Coronary Artery Disease.

CI12. MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one benefit payment for one Listed Condition in his/her lifetime. The Listed Conditions are: Addison’s disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig’s disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington’s disease (Huntington’s chorea); Legionnaire’s disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myocardia valvular disease; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

Critical Illness Insurance Footnotes, cont.


CI15. For some types of cancer and Coronary Artery Disease, the insured may be eligible to receive 25% of the Category Benefit Amount. In certain states, the Covered Condition is Coronary Artery Bypass Graft. Not all Cancers are covered.

CI16. In certain states, the Covered Condition is Coronary Artery Disease.

CI17. In certain states, Heart Transplant is a Category 2 heart-related Covered Condition and Bone Marrow Transplant is a Category 1 cancer-related Covered Condition.

CI18. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period.

CI19. This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

CI20. In some states, there is a benefit suspension period between covered conditions in different categories. The length of the benefit suspension period varies by state. The benefit suspension period starts when a covered condition occurs. MetLife will not pay a benefit for another covered condition that occurs during this period if it is in a different category than the covered condition experienced at the start of the benefit suspension period. If a covered condition in a different category first occurs during the benefit suspension period, the next occurrence of that covered condition outside of the benefit suspension period will be treated as the first occurrence. The benefit suspension period does not apply within categories. In certain states, if more than one Covered Condition occurs on the same calendar day, MetLife will pay a benefit for only one of the Covered Conditions which occurred. The benefit MetLife will pay will be the highest amount that MetLife would have paid for any one of the Covered Conditions that occurred.

CI21. The Health Screening Benefit is not available in certain states. In some states, there is a separate mammogram benefit. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.
Legal Plans Footnotes

LP2. $370 per hour is based on the average hourly rate based on years of legal experience. National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018). $20 per month is the average cost for the legal plan.
LP3. Does not cover DUI.
LP4. Consultation and document review for issues related to parents.
LP5. Average
LP6. Please note: Coverage is for the participant and the effect of the issue, and the documents, on the participant, not the parent.
LP7. Example based on real member feedback. Names have been changed to maintain anonymity.
1 Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. For New York-sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

2 WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. The WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

3 Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Lloyd’s Illinois, Inc. for Underwriters at Lloyd’s, London (Not Incorporated). AXA Assistance and Lloyd’s Illinois, Inc. for Underwriters at Lloyd’s, London (Not Incorporated) are not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.
**Product disclaimers**

[Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.]

MetLife’s [Group Term Life Insurance] [and Group Universal Life Insurance] is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form# [GPNP99] [G.2130-S.][GPNP99-Trust].

MetLife’s [Supplemental Group Term Life insurance][ Dependent Group Term Life Insurance][ Group Accidental Death & Dismemberment Insurance] is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form # GPNP99.]

[METLIFE’S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife.]

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife’s Disclosure Statement or Outline of Coverage/Disclosure Document for full details.]

[METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife’s CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. The plan may include a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. MetLife offers CII with either Attained Age or Issue Age rates. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife’s Issue Age CII is guaranteed renewable, and may include a Benefit Reduction Due to Age provision. Premium rates for MetLife’s Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents’ coverage, if applicable, will be based on the covered person’s age at the time of the initial coverage effective date. Rates are subject to change for MetLife’s Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.]

MetLife’s Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife’s Critical Illness Insurance does not provide reimbursement for such expenses.]

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI.

Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details.

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Thank you.