

## Voluntary Accidental Death and Dismemberment Insurance

Effective June 1, 2025 – May 31, 2026

You can enroll in voluntary benefits by logging in to **ADP TotalSource**® during new hire, annual open enrollment, and qualifying life event windows.

When there, select **Myself > Benefits > Enrollments**. Feel free to contact **ADP TotalSource** at **(844) 448-0325** with any questions you may have about how to elect voluntary coverages.

If you have questions about the benefits plans, contact MetLife directly at **(877) ADPTS01** or **(877) 237-8701** between the hours of 8 a.m. – 8 p.m. ET.

### Voluntary Accidental Death & Dismemberment Coverage Options

Voluntary Accidental Death & Dismemberment (AD&D) coverage helps protect you 24 hours a day, 365 days a year providing additional coverage beyond your disability or life insurance for losses due to covered accidents — including while commuting, traveling by public or private transportation and during business trips. MetLife's AD&D insurance pays you benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, third degree burn, brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

You are eligible to enroll in Voluntary Accidental Death & Dismemberment coverage if you are Actively at Work<sup>1</sup>. If you enroll in employee plus family coverage, you are not required to provide specific dependent information at time of enrollment.

### Maximum Benefit Amounts

For You	For Your Spouse/Domestic Partner	For Your Dependent Children
<ul style="list-style-type: none"> <li>Coverage is available in \$10,000 increment with the minimum of \$50,000, up to a maximum \$750,000</li> </ul>	<ul style="list-style-type: none"> <li>60% of your coverage amount, up to a maximum of \$300,000.</li> <li>Coverage is available only if worksite employee elects Voluntary AD&amp;D insurance.</li> </ul>	<ul style="list-style-type: none"> <li>20% of your coverage amount, up to a maximum of 150,000.</li> <li>Coverage is available only if worksite employee elects Voluntary AD&amp;D insurance.</li> </ul>

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance provided by ADP TotalSource or contact MetLife with any questions.

### Monthly Cost for Voluntary Accidental Death & Dismemberment Insurance

Voluntary Coverage	Monthly Cost Per \$1,000 of Coverage
Employee	\$0.02
Employee & Family	\$0.03

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### Covered Losses

This Voluntary AD&D insurance pays benefits for covered losses that are the result of an accidental injury or loss of life. The full amount of Voluntary AD&D coverage you select is called the “Full Amount” and is equal to the benefit payable for the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount and will be listed in your coverage in a table of Covered Losses. Such losses include loss of limbs, sight, speech and hearing, various forms of paralysis, third degree burn, brain damage and coma. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

Covered Losses	Percent of Full Amount
Life	100% of Full Amount
Hand or Foot	50% of Full Amount
Arm or Leg	75% of Full Amount
Sight of One Eye	50% of Full Amount
Combination of a hand, foot, sight of one eye	100% of Full Amount
Loss of the thumb and index finger of the same hand	25% of Full Amount
Speech and Hearing	100% of Full Amount
Speech or Hearing	50% of Full Amount
Paralysis of Both arms and legs	100% of Full Amount
Paralysis of both legs	50% of Full Amount
Paralysis of the arm and leg on either side of the body	50% of Full Amount
Paralysis of one arm or leg	25% of Full Amount
Brain Damage	100% of Full Amount
Coma	For a maximum duration of 12 months: 5% monthly beginning on the 7th day of the Coma for the duration of the Coma up to 11 months followed by 45% in the 12th month
Third-Degree Burn	A percentage of Full Amount equal to the percentage of body surface suffering third-degree burns

### Standard Additional Benefits<sup>2</sup> Include

Some of the standard additional benefits included in your coverage that may increase the amounts payable to you and/or defray additional expenses that result from accidental injury or loss of life are:

- Air Bag
- Child Care
- Spouse Education
- Seat Belt
- Child Education

### Other Advantages Include:

- Benefits that are payable in addition to any other insurance you may have.
- Group rates – group plans are usually less expensive than individual plans.
- Coverage for you and your family.

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### What Is Not Covered by Voluntary AD&D?

Voluntary Accidental Death & Dismemberment insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained or from food poisoning; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or active participation in a riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self-preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs. Specific information pertaining to your insurance can be obtained by contacting Plan Administrator.

### Is there an exclusion for intoxication?

Yes. This policy will not pay benefits for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident. Intoxicated means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

### About Your Coverage Effective Date

You must be Actively at Work on the date your coverage becomes effective. Your coverage must be in effect in order for your Spouse/Domestic Partner's and eligible children's coverage to take effect. In addition, your Spouse/Domestic Partner and eligible child(ren) must not be home, or hospital confined or receiving or applying to receive disability benefits from any source when their coverage becomes effective.

The coverage for your Spouse/Domestic Partner and eligible child(ren) will take effect on the date they are no longer confined, receiving or applying for disability benefits from any source or hospitalized.

### Who Can Be a Designated Beneficiary?

You can select any beneficiary(ies) other than your employer, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary. You are the beneficiary for your Dependent coverage.

**Once Enrolled, you have Access to MetLife Advantages<sup>SM</sup> — Services to Help Navigate What Life May Bring**

### Total Control Account<sup>3</sup>

#### For immediate access to death proceeds

The Total Control Account<sup>®</sup> (TCA) settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life or Voluntary Accidental Death and Dismemberment claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. Total Control Account death claim payments relieve beneficiaries of the need to make immediate decisions about what to do with a lump-sum check and enable them to have the flexibility to access funds as needed while earning a guaranteed minimum interest rate on the proceeds as they assess their financial situations. Call 1-800-638-7283 for more information about options available to you.



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### Digital Estate Planning<sup>4</sup>

#### Estate planning made easy

You have access to Digital Estate Planning services to create key estate planning documents online in as little as 15 minutes by answering a few simple questions. Documents include Last Will and Testament, Advance Healthcare Directive (Living Will), and Durable Financial Power of Attorney. Visit [www.willscenter.com](http://www.willscenter.com) to get started.

### Portability<sup>5</sup>

#### You can keep your coverage even if you leave your current employer

Should you leave your employer for any reason, and your Voluntary Accidental Death and Dismemberment insurance under this plan terminates, you will have an opportunity to continue group term coverage ("portability") under a different policy, subject to plan design and state availability. Rates will be based on the experience of the ported group and MetLife will bill you directly. Rates may be higher than your current rates. To take advantage of this feature, you must have coverage of at least \$10,000 up to a maximum of \$2,000,000.

Portability is also available on coverage you've selected for your Spouse/Domestic partner and dependent child(ren). The maximum amount of coverage for Spouse/Domestic Partners is \$250,000; the maximum amount of dependent child coverage is \$25,000. Increases, decreases and maximums are subject to state availability.

A worksite employee has 60 days to apply from the date group coverage ends. However, if the worksite employee receives notice more than 15 days from date of termination, the application period is extended for an additional 15 days.

Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your certificate for specific details.

Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at (877)-ADPTS01 or (877)-237-8701 for more information.

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You are not obligated to purchase any of the voluntary policies or services offered and you may explore other options including purchase of policies or services directly from an insurance company or provider. You should discuss your options with your financial advisor, attorney, accountant, or other professionals.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and ADP TotalSource and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

AD&D insurance does not include payment for certain losses as described in more detail in your Certificate. Specific information pertaining to your insurance can be obtained by contacting MetLife.

<sup>1</sup> Actively at Work means that you are performing the substantial and material duties of your own occupation for full pay. This must be done at your place of business, or a location to which such business requires you to travel.

<sup>2</sup> The benefit is dependent on type of covered loss. For the full list of additional benefits, please refer to your Certificate of Insurance.

<sup>3</sup> Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations ([www.NOLHGA.com](http://www.NOLHGA.com) or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

<sup>4</sup> Digital Estate Planning without online notary is available to all individuals regardless of any MetLife relationship or product. It is not available for individuals residing in any U.S. territory. Domestic partnerships are not currently supported; however, if you have supplemental life coverage and are in a domestic partnership, you may use a MetLife Legal Plans attorney for your planning needs. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.

<sup>5</sup> All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000 must be elected.

**This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and ADP TotalSource and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.** Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminates, when your employment ceases, when your Life contributions cease, or upon termination of the group insurance policy. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Access the Aon microsite for costs and complete details [www.BenefitsGo.com/EEpaidBenefits](http://www.BenefitsGo.com/EEpaidBenefits)  
State variations may apply.

