

## Who is Eligible- Voluntary Benefits

Employer Voluntary Benefits	Eligible	Not Eligible
<b>Voluntary Term Life</b> (Employee, Spouse, Child coverage Available)	<ul style="list-style-type: none"> <li>• Full Time Employees</li> <li>• Part Time Employees working 15+ hours or more per week.</li> <li>• Non-paid owners</li> <li>• Base pay + commission Employee (base pay must cover deductions)</li> </ul>	<ul style="list-style-type: none"> <li>• Commission only employees*</li> <li>• Temporary employees</li> <li>• Seasonal employees</li> </ul>
<b>Voluntary Short Term Disability</b>	<ul style="list-style-type: none"> <li>• Full time Employees</li> <li>• Part Time Employees working 15+ hours or more per week</li> <li>• Base pay + commission Employee (base pay must cover deductions)</li> </ul>	<ul style="list-style-type: none"> <li>• Commission only employees*</li> <li>• Temporary employees</li> <li>• Seasonal employees</li> <li>• Non-paid owners</li> </ul>
<b>Voluntary Accidental Death and Dismemberment*</b> (Employee, Spouse, Child coverage Available)	<ul style="list-style-type: none"> <li>• Full Time Employees</li> <li>• Part Time Employees working 15+ hours or more per week.</li> <li>• Base pay + commission Employee (base pay must cover deductions)</li> </ul>	<ul style="list-style-type: none"> <li>• Commission only employees*</li> <li>• Temporary employees</li> <li>• Seasonal employees</li> <li>• Non-paid owners</li> </ul>

\*Commissions Only worksite employees who do not draw a salary or hourly wage from employer are not eligible for Voluntary Benefits offered through MetLife.

\*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 your benefits administrator.

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<b>Critical Illness</b> (Employee, Spouse, Child coverage Available)	<ul style="list-style-type: none"> <li>• Full Time Employees</li> <li>• Part Time Employees working 15+ hours or more per week.</li> <li>• Non-paid owners</li> <li>• Base pay + commission Employee (base pay must cover deductions)</li> </ul>	<ul style="list-style-type: none"> <li>• Commission only employees*</li> </ul>
<b>Hospital Indemnity</b> (Employee, Spouse, Child coverage Available)	<ul style="list-style-type: none"> <li>• Full Time Employees</li> <li>• Part Time Employees working 15+ hours or more per week.</li> <li>• Non-paid owners</li> <li>• Base pay + commission Employee (base pay must cover deductions)</li> </ul>	<ul style="list-style-type: none"> <li>• Commission only employees*</li> </ul>
<b>Accident Insurance</b> (Employee, Spouse, Child coverage Available)	<ul style="list-style-type: none"> <li>• Full Time Employees</li> <li>• Part Time Employees working 15+ hours or more per week.</li> <li>• Non-paid owners</li> <li>• Base pay + commission Employee (base pay must cover deductions)</li> </ul>	<ul style="list-style-type: none"> <li>• Commission only employees*</li> </ul>
<b>MetLife Legal Plans</b>	<ul style="list-style-type: none"> <li>• Full Time Employees</li> <li>• Part Time Employees working 15+ hours or more per week.</li> <li>• Base pay + commission Employee (base pay must cover deductions)</li> </ul>	<ul style="list-style-type: none"> <li>• Commission only employees*</li> <li>• Non-paid owners</li> </ul>

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Short Term Disability Special Considerations: If you work in a state with state-mandated disability or paid medical leave benefits (“State Benefits”), you should carefully consider whether to enroll for this coverage. In California, Connecticut, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington (and Oregon starting 9/3/23, and Colorado starting 1/1/24), if eligible, you must apply for State Benefits. Your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

This is not a complete description of your plans. This summary provides an overview of your plan’s benefits.

These benefits 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 GPN99 or 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 and AD&D contributions cease, or upon termination of the group insurance policy. Dependent life coverage will terminate when a dependent no longer qualifies as a dependent. 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.

Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

METLIFE’S ACCIDENT AND HOSPITAL INDEMNITY INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are 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 policies or their provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. There may be a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife’s Accident and Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may 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, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife’s Group Hospital Indemnity Insurance is pending regulatory approval.

Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your 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 vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife’s CII product 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, GPNP19-CI or contact MetLife for more information. Please 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.

Nothing in these materials is intended to be advice for a particular situation or individual. Like most group insurance policies, life insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or your MetLife Group Representative for costs and complete details.

