



Who is Eligible – Voluntary Benefits

Employer Voluntary Benefits	Eligible	Not Eligible
Voluntary Term Life Insurance (Employee, Spouse, Child coverage Available)	All Actively at Work ¹ : <ul style="list-style-type: none"> • Full Time employees • Part Time employees working at least 15 hours per week • Non-paid owners • Base pay + Commission employees (base pay must cover deductions) 	<ul style="list-style-type: none"> • Commission Only employees* • Temporary employees • Seasonal employees • Employees who do not draw a salary or hourly wage.
Voluntary Short Term Disability (VSTD)	All Actively at Work ¹ : <ul style="list-style-type: none"> • Full time and Part Time employees scheduled to work at least 15 hours per week • Base pay + Commission employees (base pay must cover deductions) 	<ul style="list-style-type: none"> • Commission Only employees* • Temporary employees • Seasonal employees • Non-paid owners
Voluntary Accidental Death and Dismemberment** (Employee, Spouse, Child coverage Available)	All Actively at Work ¹ : <ul style="list-style-type: none"> • Full Time employees • Part Time employees working at least 15 hours per week • Base pay + Commission employees (base pay must cover deductions) 	<ul style="list-style-type: none"> • Commission Only employees* • Temporary employees • Seasonal employees • Non-paid owners • Employees who do not draw a salary or hourly wage to calculate benefits.

*Commission 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.

VSTD 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. If you are eligible for State Benefits, you must apply if required by state law. If permitted, 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.



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Critical Illness Insurance (Employee, Spouse, Child coverage Available)	All Actively at Work ¹ : <ul style="list-style-type: none"> • Full Time employees • Part Time employees scheduled to work at least 15 hours per week • Non-paid owners • Base pay + Commission employees (base pay must cover deductions) 	<ul style="list-style-type: none"> • Commission Only employees* • Temporary employees • Seasonal employees
Hospital Indemnity Insurance (Employee, Spouse, Child coverage Available)	All Actively at Work ¹ : <ul style="list-style-type: none"> • Full Time employees • Part Time employees scheduled to work at least 15 hours per week • Non-paid owners • Base pay + Commission employees (base pay must cover deductions) 	<ul style="list-style-type: none"> • Commission Only employees* • Temporary employees • Seasonal employees
Accident Insurance (Employee, Spouse, Child coverage Available)	All Actively at Work ¹ : <ul style="list-style-type: none"> • Full Time employees • Part Time employees scheduled to work at least 15 hours per week • Non-paid owners • Base pay + Commission employees (base pay must cover deductions) 	<ul style="list-style-type: none"> • Commission Only employees* • Temporary employees • Seasonal employees
MetLife Legal Plans	All Actively at Work ¹ : <ul style="list-style-type: none"> • Full Time employees • Part Time employees scheduled to work at least 15 hours per week • Base pay + Commission employees (base pay must cover deductions) 	<ul style="list-style-type: none"> • Commission Only employees* • Non-paid owners • Temporary employees • Seasonal employees

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



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¹ 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.

² These jurisdictions include, but may not be limited to, California, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Colorado as of 1/1/24, Maryland, Delaware, and Minnesota as of 1/1/26, and Maine as of 5/1/26).

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.

METLIFE'S ACCIDENT (AX), HOSPITAL INDEMNITY (HI) AND CRITICAL ILLNESS (CII) INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are not intended to be a substitute for medical coverage providing benefits for medical treatment, including hospital, surgical, and medical expenses, and do not provide reimbursement for such expenses. Certain states may require the insured to have medical coverage to enroll in these policies. Like most group accident and health insurance policies, MetLife's AX, HI and CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. The policies may be subject to a Benefit Reduction Due to Age provision. For HI and AX, prior hospital confinement may be required to receive certain benefits, and there may be a pre-existing condition exclusion for hospital sickness benefits, if applicable. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. For CII, there may be a pre-existing condition exclusion, and 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 AX, HI and CII products can be found in the applicable Disclosure Statements or Outlines of Coverage/Disclosure Documents available at time of enrollment. For complete details of coverage and availability: for AX and HI, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG; and for CII, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

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.

Nothing in these materials is intended to be advice for a particular situation or individual. Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.