

## Voluntary Term Life Insurance

Effective June 1, 2024 – May 31, 2025

You can elect voluntary benefits by logging in to **ADP TotalSource®**.

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 Term Life Insurance Coverage Options

Voluntary Term Life insurance can be a cost effective way to provide life insurance benefits and help protect your family and finances in the event something happens to you.

You are eligible to elect Voluntary Term Life coverage if you are Actively at Work, working at least 15 hours per week, excluding temporary or 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.

### Maximum Benefit Amounts

For You	For Your Spouse/Domestic Partner	For Your Dependent Children*
Increments of \$10,000, to a maximum of \$750,000*	Increments of \$5,000 to a maximum of \$100,000. Coverage cannot exceed 100% of Employee coverage amount.	\$5,000 or \$10,000*
New Hire - Employee coverage up to \$100,000 with no medical questions. Amounts over \$100,000 will require medical questions.*	New Hire - Spouse coverage up to \$20,000 with no medical questions. Amounts over \$20,000 will require medical questions.*	No medical questions required.**
All other eligible employees outside New Hire window – all amounts require medical questions.*	All other eligible employees outside New Hire window – all amounts require medical questions.*	Coverage ends at the end of the month in which a covered child reaches age 26.

\*All applications are subject to review and approval by Metropolitan Life Insurance Company. Based on the plan design and the amount of coverage requested, a Statement of Health<sup>1</sup> may need to be submitted to complete your application.

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.



## Voluntary Term Life Insurance

Effective June 1, 2024 – May 31, 2025

### Monthly Costs\* for Voluntary Term Life Insurance

You have the option to purchase Voluntary Term Life insurance. Listed below are your monthly rates<sup>2</sup> (based on your age as of 6/1 of the current plan year) as well as those for your Spouse/Domestic Partner (based on your Spouse/Domestic Partner's age as of 6/1 of the current plan year). Rates to cover your child(ren) are also shown.

Age	Monthly Cost Per \$1,000 of Employee Coverage	Monthly Cost Per \$1,000 of Spouse/Domestic Partner Coverage
Under 25	\$0.04	\$0.04
25 – 29	\$0.04	\$0.04
30 – 34	\$0.06	\$0.06
35 – 39	\$0.07	\$0.08
40 – 44	\$0.08	\$0.09
45 – 49	\$0.12	\$0.13
50 – 54	\$0.20	\$0.21
55 – 59	\$0.32	\$0.35
60 – 64	\$0.55	\$0.60
65 – 69	\$1.05	\$1.15
70 – 74	\$1.99	\$2.06
75 +	\$2.06	\$2.06
<b>Cost for your Child(ren)<sup>†</sup></b>	<b>\$0.03 Per \$1,000 of Coverage</b>	

† Covers all eligible children

\*Note: Rates are subject to the policy's right to change premium rates, and the employer's right to change employee contributions.

Use the table below to calculate your premium based on the amount of Life insurance you will need.

**Example:** \$100,000 Voluntary Term Life Coverage

1. Enter the rate from the table (example age 36)	\$0.07	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter \$100)	\$100	\$ _____
3. Monthly premium (1) x (2)	\$7.00	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.



## Voluntary Term Life Insurance

Effective June 1, 2024 – May 31, 2025

### What's Not Covered?

Like most insurance plans, this plan has exclusions. Supplemental/Optional and Dependent Life insurance does not provide payment of benefits for death caused by suicide within the first two years (one year for group policies issued in Missouri, North Dakota and Colorado) of the effective date of the certificate or an increase in coverage. This exclusionary period is one year for residents of Missouri and North Dakota. The suicide exclusion does not apply to residents of Washington, or to individuals covered under a group policy issued in Washington. Please see your certificate for specific details.

### About Your Coverage Effective Date

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

If Actively at Work requirements are met, coverage will become effective on the first of the month following your effective date for all requests that do not require additional medical information.

If Actively at Work requirements are met, and additional medical information is required, coverage will not be effective until the 1<sup>st</sup> of the month following the date that notice is received that MetLife has approved the coverage or increase.

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

### Who Can Be a Designated Beneficiary?

You can select any beneficiary(ies) other than your employer for your Voluntary Term Life coverage, 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.

### How do I update a Dependent?

When enrolling we require a few key details about your dependents. Please provide first name, last name and date of birth for your Spouse/Domestic Partner and child(ren). Please review these details during enrollment to ensure they are accurate.

**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 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



## Voluntary Term Life Insurance

Effective June 1, 2024 – May 31, 2025

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.

### Will Preparation<sup>4</sup>

#### To help ensure your decisions are carried out

When you enroll for Voluntary Term Life coverage, you will automatically receive access to Will Preparation Services at no extra cost to you. Both you and your Spouse/Domestic Partner will have unlimited in-person or telephone access to one of MetLife Legal Plans, Inc nationwide network of 18,500+ participating attorneys for preparation of or updating a will, living will or power of attorney.\* When you use a participating plan attorney, there will be no charge for the services.\* Like Life insurance, a carefully prepared will (simple or complex), living will and power of attorney are important.

- A Will lets you define your most important decisions, such as who will care for your children or inherit your property.
- A living will preserves your wishes and can assist your loved ones in making very difficult and personal medical decisions by themselves. Also called an “advanced directive,” it is a document authorized by statutes in all states that allows you to provide written instructions regarding use of extraordinary life-support measures and to appoint someone as your proxy or representative to make decisions on maintaining extraordinary life-support if you should become incapacitated and unable to communicate your wishes.
- Powers of attorney allow you to plan ahead by designating someone you know and trust to act on your behalf in the event of unexpected occurrences or if you become incapacitated.

Visit [legalplans.com/estateplanning](https://legalplans.com/estateplanning) to get started.

\*You also have the flexibility of using an attorney who is not participating in the MetLife Legal Plans, Inc. network and being reimbursed for covered services according to a set fee schedule. In that case you will be responsible for any attorney’s fees that exceed the reimbursed amount.

### Estate Resolution Services<sup>SM</sup>

#### Personal service and compassion assistance to help probate your and your Spouse’s/Domestic Partner’s estates.

MetLife Estate Resolution Services provides probate services in person or over the phone to the representative (executor or administrator) of the deceased worksite employee’s estate and the estate of the worksite employee’s Spouse/Domestic Partner. Estate Resolution Services include preparation of documents and representation at court proceedings needed to transfer the probate assets from the estate to the heirs and completion of correspondence necessary to transfer non-probate assets. Estate Resolution Services covers participating plan attorneys’ fees for telephone and face-to-face consultations or for the administrator or executor to discuss general questions about the probate process.

### WillsCenter.com<sup>5</sup>

#### Self-service online legal document preparation

Worksite employees and Spouses/Domestic Partners have access to WillsCenter.com, an online document service to prepare and update a will, living will, power of attorney, funeral directive, memorandum of wishes or HIPAA authorization form in a secure 24/7 environment at no additional cost. This service is available with all Life coverages. Log on to [www.willscenter.com](https://www.willscenter.com) to register as a new user.



## Voluntary Term Life Insurance

Effective June 1, 2024 – May 31, 2025

### Portability<sup>6</sup>

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

Should you leave your employer for any reason, and your Voluntary Term Life and Dependent Term Life 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 Partner 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 1-888-252-3607 for more information.

### Additional Features

This insurance offering from your employer and MetLife comes with additional features that can provide assistance to you and your family.

### Accelerated Benefit Option<sup>7</sup>

#### For access to funds during a difficult time

If you become Terminally Ill and diagnosed with 24 months or less to live, you have the option to receive up to 80% of your Life insurance proceeds. This can be used to help your family meet medical and other related expenses at this difficult time. Amounts not accelerated will continue under your employer’s plan for as long as you remain eligible per the certificate requirements and the group policy remains in effect.

The accelerated Life insurance benefits offered under your certificate are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)).

The Accelerated Benefit Option is also available to Spouses/Domestic Partners insured under Dependent Life insurance plans. This option is not available for dependent child coverage.

### Conversion

#### For protection after your coverage terminates

You can generally convert your group Voluntary Term Life insurance benefits to an Individual Whole Life insurance policy if your coverage terminates in whole or in part due to your retirement, termination of



## Voluntary Term Life Insurance

Effective June 1, 2024 – May 31, 2025

employment, or change in employee class. Conversion is available on all Group Life Insurance coverages. An employee has 60 days to apply from the date group coverage ends. However, if the employee receives notice more than 15 days from date of termination, the application period is extended for an additional 15 days. If you experience an event that makes you eligible to convert your coverage, please call 1-877-275-6387 to begin the conversion process. Please contact MetLife or your plan administrator for more information.

### Waiver of Premiums for Total Disability (Continued Protection)

#### Offering continued coverage when you need it most

If you become Totally Disabled, you may qualify to continue Voluntary Term Life insurance. You may also be eligible for waiver of your Voluntary Term Life insurance premium until you reach age 65, die, or recover from your Disability, whichever is sooner.

Total Disability or Totally Disabled means you are unable to do your job and any other job for which you are fit by education, training or experience due to injury or sickness. The Total Disability must begin before age 60, and your waiver will begin after you have satisfied a 6 month waiting period of continuous Disability. The waiver of premium will end when you turn age 65, die, or recover. Please note that this benefit is not available on dependent coverage.

**ADP TotalSource** does not endorse this program or make any warranties or representations as to its quality or suitability. **ADP TotalSource** does not contribute to any policy or service offered under the program. **ADP TotalSource's** responsibilities are limited to those permitted by applicable law and regulations governing voluntary benefit programs such as coordinating payroll deductions for premium payments. 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.

<sup>1</sup> All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife. Only applicants who reside in a US state, the District of Columbia, or Guam, Northern Mariana Islands, Puerto Rico or US Virgin Islands are allowed to complete their SOH form online (where available). Otherwise, applicants will be provided with a paper SOH form. Individuals residing outside of the US or in certain US territories must be on US payroll and be approved by MetLife before being provided with an SOH form.

<sup>2</sup> Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.





## Voluntary Term Life Insurance

Effective June 1, 2024 – May 31, 2025

<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> Included with Supplemental Life Insurance: 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 General Insurance Company, Warwick, Rhode Island. For New York-sitused or principally located 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.

<sup>5</sup> 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.

<sup>6</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.

<sup>7</sup> The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.


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 coverages are provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life coverages under your employer's plan terminates, when your employment ceases, when your Life contributions cease, or upon termination of the group contract. 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).



## Voluntary Term Life Insurance



**Continue to be there for your loved ones with life insurance.**

Life insurance helps to provide a more financially secure future.

■ Life moments   ■ Tuition   ■ Mortgage or rent

\* Photos do not represent actual MetLife Customers.

### Why do I need Voluntary Term Life insurance?

Life insurance is a cost-effective way to look out for your loved ones. Should something happen to you, it helps ensure that short and long term financial obligations could be met. If you have a spouse or domestic partner, or if you have children, they may rely on you to help keep the household running. Voluntary Term Life insurance gives you confidence that your family would be financially prepared without you to handle expenses like:

- Mortgage or rent payments
- Utilities
- Funeral Expenses
- Childcare / Education fees
- Transportation
- Credit card bills

### Q. What is Voluntary Term Life insurance?

A. A policy that covers you for a fixed period of time that pays a death benefit to your Beneficiary if you are no longer here.

### Q. I already have Employer paid Basic Life insurance through my employer, why do I need more?

A. While having life insurance provided by your employer is a great benefit, it's possible that it may not be enough to adequately provide for your loved ones. Additional life insurance can give loved ones greater financial security if you are no longer here to earn a paycheck.

### Q. Can I have multiple Voluntary Term Life insurance policies?

A. Worksite employees who work for multiple worksite employers, may be eligible for benefits, under enrolled Voluntary Term Life insurance policies. MetLife will review each claim submission as described under the terms and conditions of the plan. Refer to your certificate of insurance for details.

### Q. How much life insurance do I need?

A. Everyone is different, but you may need more than you have now. The insurance you need changes as your life changes - for example, getting married, starting a family or buying a home might change the coverage you need. Many people are surprised to learn that they don't have enough life insurance to cover the many expenses their loved ones may face. To help you get an idea of how much to consider, please visit [www.metlife.com/lifeneeds](http://www.metlife.com/lifeneeds).



## Voluntary Term Life Insurance

### Q. Can I elect Voluntary Term Life for my Spouse/Domestic Partner or child(ren)?

A. Yes, coverage is available only if the worksite employee elects Voluntary Term Life coverage. When electing dependent coverage, it is required that you add their names, social security number and date of birth on the enrollment site.

### Q. How do I pay for my coverage?

A. Premiums are conveniently deducted through payroll deductions. If you are a Non Paid Owner, you will be billed directly.

### Q. What is a Statement of Health<sup>1</sup> (SOH) and how will I know if I need it?

A. A Statement of Health is a series of medical questions which are asked to help us evaluate your overall health. Depending on your worksite employer's plan and the amount of coverage you request, you or your Spouse/Domestic Partner may be asked to complete a Statement of Health. If a Statement of Health is required, your plan administrator will start the process and instructions will be provided.

### Q. When does coverage end?

A. Worksite Employee and Spouse/Domestic Partner coverage ends at the end of the month in which you cancel coverage or leave your job. Child(ren) coverage ends at the end of the month that they turn 26. For example, if your child turns 26 on January 16<sup>th</sup> their coverage will end on January 31<sup>st</sup>.

### Q. What happens if I do not make any changes during annual enrollment?

A. If you do not make changes during annual enrollment, your coverage will default to your current coverage choices from the previous plan year. You may wish to review your coverage each year during annual enrollment to ensure it still fits your needs.

### Q. Who do I call for assistance?

A. You may reach MetLife directly at **877-ADPTS01** or **(877-237-8701)** and talk with a benefits consultant. Or visit our website: [mybenefits.metlife.com/ADPTotalSource.com](https://mybenefits.metlife.com/ADPTotalSource.com).

### Q. Can I make my employer my Beneficiary?

A. An employer cannot be named a Beneficiary under a group plan.

### Q. Can I make a Beneficiary someone who lives outside the United States?

A. Yes, a foreign Beneficiary can be named. We rely on the name and relationship as well as any other identifying information such as their date of birth.

### Q. How is the Voluntary Term Life death benefit paid if my Beneficiary is a minor?

A. Upon receipt of the certified guardianship papers of the minor's estate or property, we can make payment to the guardian in his or her capacity as guardian. If guardianship papers are not received, we will put the death benefit in a blocked, interest-bearing minor on Deposit Account for minor Beneficiaries, until the minor attains the legal age to receive the death benefit or the appropriate guardianship papers are received.

### Q. How are benefits allocated if I do not name a Beneficiary?

A. If there is no designated Beneficiary on file or a named Beneficiary predeceases the worksite employee, benefits will be paid in accordance with the Facility of Payment provision in the group policy or group insurance certificate as follows:

- Spouse, if alive;
- Child(ren), if there is no surviving Spouse;
- The worksite employee's parent(s) if there is no surviving child;

## Voluntary Term Life Insurance

- The deceased employee's siblings;
- Estate.

### Q. How can a Life claim be filed?

A. A Voluntary Term Life claim can be filed by contacting MetLife **877-ADPTS01** or **(877-237-8701)** Monday through Thursday 8 a.m. to 8 p.m. and Friday 8 a.m. to 5 p.m. ET.

### Q. What is needed to file a claim?

A. For a Voluntary Term Life claim we require the following information:

- A copy of the Certified Death Certificate indicating cause of death, signed by a Physician;
- The Beneficiary's full name, contact number, mailing address and relationship to the deceased;
- Claimant's Statement to be completed by the Beneficiary at time of claim.

A. We may request additional information as necessary, including, but not limited to:

- Coroner's report;
- Toxicology report;
- Police reports;
- Medical records.

### Q. How long does the claim process take?

A. Once all the required information has been received by MetLife and the claim is deemed complete and payable, payments are usually processed within 5 - 10 business days.

### Q. How are claims paid?

A. There are three methods of issuing benefit payments:

- **Checks:** Voluntary Term Life benefit payments that are less than \$5,000
- **Electronic Funds Transfer (EFT):** Voluntary Term Life benefit payments that are less than \$5,000
- **Checkbook:** Voluntary Term Life benefit payments of \$5,000 or more

**NOTE:** The checkbook method of payment is subject to state law, and/or group policyholder direction.

### Q. How can a status of a claim be checked?

A. If a claim has already been submitted to MetLife and you have questions, you can contact **877-ADPTS01** or **(877-237-8701)**. Beneficiaries can also login or setup a Life Beneficiary Claim Portal account at [metlife.com/lifeclaims](https://metlife.com/lifeclaims).

### Q. What is the Life Beneficiary Claim Portal?

A. An online option for Life Beneficiaries to submit their claimant statements and upload supporting documentation. Login or setup an account at [metlife.com/lifeclaims](https://metlife.com/lifeclaims).

### Q. Are the proceeds taxable to a Beneficiary?

A. Proceeds are paid to your beneficiary through a tax free<sup>2</sup> death benefit.

### Q. Can a Voluntary Term Life claim be denied? Why would it be denied?

A. Denial for Voluntary Term Life coverage could be sent if coverage eligibility had not been met or coverage has ended. A denial of Voluntary Term Life coverage could be rendered if plan exclusions apply. If there is a rival claim for Voluntary Term Life benefits, a rival party may be denied; however, that would not apply to the contestability of the coverage itself.

## Voluntary Term Life Insurance

### Q. What is Empathy<sup>3</sup>?

A. MetLife has partnered with Empathy to provide you and your family with on-demand personalized guidance to help you throughout the weeks and months ahead. Empathy's tech-enabled assistance and real-time human support helps Beneficiaries save valuable time while dealing with challenges that loss brings. Empathy helps ease the burden, so you can pay attention to the things that matter the most. To register online go to [join.empathy.com/metlife](https://join.empathy.com/metlife) or call **(201) 720-1584** to register over the phone.

**ADP TotalSource** does not endorse this program or make any warranties or representations as to its quality or suitability. **ADP TotalSource** does not contribute to any policy or service offered under the program. **ADP TotalSource's** responsibilities are limited to those permitted by applicable law and regulations governing voluntary benefit programs such as coordinating payroll deductions for premium payments. 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.

<sup>1</sup> All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife. Only applicants who reside in a US state, the District of Columbia, or Guam, Northern Mariana Islands, Puerto Rico or US Virgin Islands are allowed to complete their SOH form online (where available). Otherwise, applicants will be provided with a paper SOH form. Individuals residing outside of the US or in certain US territories must be on US payroll and be approved by MetLife before being provided with an SOH form.

<sup>2</sup> In general, death benefits are received income tax free.

<sup>3</sup> Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available to beneficiaries, and insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Not available on all policy forms or in all jurisdictions. Empathy is only available to insureds and beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.

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](https://www.BenefitsGo.com/EEpaidBenefits).