

Voluntary Accidental Death & Dismemberment

Life insurance is a cost-effective way to protect your family and your finances. It helps ensure your short- and long-term financial obligations could be met if something unforeseen happens to you.

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 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, or brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

You are eligible to elect Voluntary AD&D coverage if you are Actively at Work¹, working at least 15 hours per week, excluding temporary or seasonal employees. Non-Paid Owners and Commissions Only worksite employees who do not draw a salary or hourly wage from employer are not eligible for Voluntary Benefits offered through MetLife.

Voluntary AD&D Coverage Amounts for You:

- You also have the option to elect Voluntary AD&D insurance.
- **You can choose the Voluntary AD&D option that meets your needs:**
 - \$50,000 up to a \$750,000 maximum benefit, in \$10,000 increments
 - The maximum amount of coverage you can receive is 10 times your annual salary.
 - Your own coverage is employee only.

Note: If you do not wish to make a change to your coverage(s), you do not need to do anything.

Voluntary AD&D Coverage Amounts for Spouse/Domestic Partner and Child(ren):

- Coverage is available only if employee elects Voluntary AD&D insurance.
- You can choose to cover your dependent spouse/domestic partner and child(ren) with Voluntary AD&D coverage. Your dependents will be eligible for the following coverage:

Dependent Spouse/Domestic Partner only:

- 60% of your coverage amount, up to a maximum of \$300,000.
- Your dependent Spouse/Domestic Partner coverage is Employee & Family.

Dependent Child(ren) only:

- 20% of your coverage amount, not to exceed \$150,000.
- Your dependent Child(ren) coverage is Employee & Family.

*Child(ren)'s Eligibility: Dependent children ages from birth to the end of the month following age 26, are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.

Updating Your Dependents:

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



Voluntary Accidental Death & Dismemberment

Monthly Cost for Voluntary Accidental Death & Dismemberment Insurance

Voluntary Coverage	Monthly Cost Per \$1,000 of Coverage
Employee	\$0.015
Employee & Family	\$0.024

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 % of Full Amount equal to the percentage of body surface suffering third-degree burns

Standard Additional Benefits 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
- Seat Belt
- Child Care
- Child Education
- Spouse Education

Other Available Additional Benefits Include

- COBRA Continuation
- HIV
- Repatriation Expense
- Workplace Felonious Assault



Voluntary Accidental Death & Dismemberment

Other Advantages Include:

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

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.

If Actively at Work requirements are met, coverage will become effective first of the month following the receipt of your completed application for all requests that do not require additional medical information. A request for your amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of the date that notice is received that MetLife has approved the coverage or increase if you meet Actively at Work requirements on that date, or the date that Actively at Work requirements are met after 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 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.

What Is Not Covered by Voluntary AD&D?

Voluntary AD&D 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.

Once Enrolled, You have Access to MetLife AdvantagesSM — Services to Help Navigate What Life May Bring

Life Settlement Account²

For immediate access to death proceeds

The Total Control Account[®] (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. TCA 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.

Voluntary Accidental Death & Dismemberment

WillsCenter.com³

Self-service online legal document preparation

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 to register as a new user.

Portability

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.

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.

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.

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 payment. 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.

¹You must be actively at work on the date your coverage becomes effective, and your spouse and eligible child(ren) must not be confined to a hospital on the enrollment date, or at home for any medical reason or be receiving or entitled to receive disability income for any medical reason on the date the coverage is scheduled to become effective. Coverage requests that require additional medical information and are not approved by this date will not be effective until the first of the month following approval from MetLife as long as you are Actively at Work on that date.

²Subject 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 or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

³WillsCenter.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.

MetLife Group AD&D coverage 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 benefits programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please visit the ADP TotalSource website for costs and complete detail.



Voluntary Accidental Death and Dismemberment Insurance



Complements your life insurance and may help provide your family with extra financial security should a sudden, covered accident take your life or cause serious loss or harm.

■ Life moments
 ■ Tuition
 ■ Mortgage or rent

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.

Why is Voluntary Accidental Death & Dismemberment Insurance important?

Voluntary Accidental Death and Dismemberment (AD&D) may help provide financial security should a sudden, covered accident take your life or cause you serious loss or harm. It may help your family meet long-term financial needs – household expenses, child care, saving for college and retirement – if a wage earner dies from a covered accident or is recovering from a sudden, covered accident.

Voluntary AD&D is not only competitively¹ priced, but in addition to your existing life insurance coverage, it can provide an affordable way to obtain additional protection for your family and finances should the unexpected happen.

Q. What is Voluntary AD&D?²

A. Extra protection that may help provide financial security should a sudden covered accident take your life or cause you serious harm providing protection 24 hours a day, 365 days a year.

Q. I already have life insurance through my employer. Why get Voluntary AD&D?

A. While having some life insurance provided by your employer is a great benefit, chances are it may not be enough to adequately provide for your family now and years from now. Additional insurance may give your family greater financial security.

Q. Am I eligible to elect Voluntary AD&D Insurance?

A. Most Worksite Employees are eligible to elect during the enrollment period and who are actively at work³. You may also be able to elect Voluntary AD&D Insurance coverage due to certain Qualifying Life Events. Please refer to your certificate for further information. Non-Paid Owners and Commissions Only employees who do not draw a salary or hourly wage from employer are not eligible for this benefit offered through MetLife.

Q. How much life Voluntary AD&D Insurance do I need?

A. Probably more than you have now. You should keep in mind that insurance needs change as your life changes — for example, getting married, starting a family or purchasing a home. Many people are surprised to learn that they don't have enough life

Voluntary Accidental Death and Dismemberment Insurance

insurance to cover the many expenses their loved ones may face. We've made it very simple to determine the amount of coverage you may need now: Go to www.metlife.com/lifeneeds and click on the easy-to-use life insurance calculator.

Q. How do I pay for my Voluntary AD&D Insurance coverage?

A. Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. Can I elect Voluntary AD&D Insurance for my spouse/domestic partner or child(ren)?

A. Yes, coverage is available only if employee elects Voluntary AD&D Insurance 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 are Voluntary AD&D Insurance claims paid?

A. Proceeds are paid to you or your beneficiary.

Q. What is a beneficiary?

A. The person you choose to receive the life insurance proceeds should something happen to you. It's possible to have multiple beneficiaries and you can update them regularly should your circumstances or needs change. Add a beneficiary as you are electing coverage and match them to each of your plans. You will be the automatic beneficiary for any coverage on a dependent.

Q. How much Voluntary AD&D coverage can I elect on myself?

A. Employees may elect \$50,000 up to \$750,000 maximum benefit, in \$10,000 increments, not to exceed 10 times your annual salary.

Q. How much coverage is available to my spouse/domestic partner or child(ren)?

A. Spouse/Domestic Partner coverage is 60% of your elected coverage amount on yourself up to a maximum of \$300,000. Child(ren) coverage is 20% of your elected coverage amount on yourself, not to exceed \$150,000. These percentages are automatically applied when you elect them.

Q. When does coverage end?

A. Employee and Spouse/Domestic Partner 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 16th that child's coverage will end on January 31st.

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. We recommend that you review your coverage each year during annual enrollment to ensure it still fits your needs.

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.

¹ Cost of insurance rates is 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.

² 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; 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 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 your benefits administrator.

³ You must be actively at work on the date your coverage becomes effective, and your spouse and eligible child(ren) must not be confined to a hospital on the enrollment date, or at home for any medical reason or be receiving or entitled to receive disability income for any medical reason on the date the coverage is scheduled to become effective. Coverage requests that require additional medical information and are not approved by this date will not be effective until the first of the month following approval from MetLife as long as you are Actively at Work on that date.

MetLife Group Term Life insurance and AD&D 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 life insurance policies, MetLife group policies have certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please visit the ADP TotalSource website for costs and complete details.