



Your Life.



Learn more about your benefit options if you change employment.

As circumstances shift and life moves on, you need flexible benefits that adapt alongside you. That's why your MetLife benefits may offer options to allow you to continue your coverage and maintain your important protection.

Life Insurance

There are two types of coverage continuation available for Life Insurance: portability and conversion.

Portability allows insureds and their dependents to continue their group term life and AD&D coverage if benefits under the employer group plan end, reduce, or terminate in whole or in part due to certain qualifying events.

Portability is available for Basic Life, Personal AD&D, Voluntary Term Life, and Voluntary AD&D Insurance¹.

Conversion provides the option to convert group life benefits to an individual life insurance policy when benefits under the employer group plan reduce or terminate in whole or in part due to certain qualifying events.

Conversion is available for Basic Life, Personal AD&D, and Voluntary Term Life Insurance.

Worksite employees have **60 days** to apply from the date group coverage ends.

To learn more, call MetLife at 1-877-ADPTS01, prompt 2.

Supplemental Health

Portability is available for Accident, Critical Illness, and Hospital Indemnity Insurance.

When employee and dependent coverage ends, you have the option to continue Accident, Critical Illness, and Hospital Indemnity Insurance with MetLife.

Portability² allows insureds and their dependents to continue their group coverage as outlined in the plan certificate. Insureds who continue their coverage will still see their coverage on MyBenefits.

Worksite employees have **60 days** to apply from the date group coverage ends.

To learn more, call MetLife at 1-877-ADPTS01, prompt 3.

MetLife Legal Plans^{*}

Portability is available for the MetLife Legal Plans.

Two standardized plan designs are available to port coverage – providing access to the same network of attorneys as the group plan.

Convenient monthly premium payments through ACH are available. To enroll in or learn more about an individual legal plan, visit MetLife Legal Plans.

Worksite employees can sign up anytime after employment ends. Portable enrollments will remain effective for a 12-month period with an option to stay enrolled beyond 12 months.

To learn more, call MetLife at 1-877-ADPTS01, prompt 5.

^{*}All worksite employees are eligible to enroll in individual portability except those who live in California, Maine, and Hawaii. Those employees are eligible for the standard portability offering.

Additional questions?

Call MetLife at 1-877-ADPTS01 (prompt 2 for Life, prompt 3 for Supplemental Health, and/or prompt 5 for MetLife Legal Plan).

¹ All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000 must be elected

² Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

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. Please contact your benefits administrator or MetLife for costs and complete details.

MetLife Group Term Life Insurance and AD&D are issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.

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.

Each insurer operates independently and has sole financial responsibility for its own products.