

Product	Portable	Convertible	Worksite employee Process	Portability Rule	Convertibility Rule
<b>Employer Paid Basic Life</b> <b>Voluntary Term Life</b> <b>Voluntary Dependent Life</b>	Yes	Yes	Worksite employee has 60 days to apply from the date the group coverage ends. Call MetLife at <b>1-877-275-6387</b> (1-877-ASKMET7) to begin the process.	Must have minimum of \$10,000 of coverage, subject to plan design & state availability; competitive rates apply but will likely be higher than the current rates. Coverage amounts lost due to age reductions are portable.	Supplemental life can generally be converted to: Individual Whole Life, Universal Life or Variable Universal Life plan. Conversion is available based off individual termination, group termination, retirement or change in employee class. Coverage amounts lost due to age reductions are convertible.
<b>Employer Paid Personal Accidental Death &amp; Dismemberment</b> <b>Voluntary Accidental Death &amp; Dismemberment (Employee and Family)</b>	Yes	No	Worksite employee has 60 days to apply from the date the group coverage ends. Call MetLife at <b>1-877-275-6387</b> (1-877-ASKMET7) to begin the process.	Must have minimum of \$10,000 of coverage, subject to plan design & state availability; competitive rates apply but will likely be higher than the current rates.	Not Applicable
<b>Voluntary Accident Insurance</b> <b>Voluntary Hospital Indemnity Insurance</b> <b>Voluntary Critical Illness Insurance</b>	Yes	No	Worksite employee has 60 days to apply from the date of receipt of the Continuation of Coverage letter and Election of Continuation Insurance Form. Employee must complete the form and mail back to MetLife, P.O. Box 80826, Lincoln, NE 68501-0826. Upon receipt of the completed form, MetLife will send the initial bill directly to the employee's home address. Employees may call <b>1-800-GETMET8</b> with questions.	Active plan provisions carry over, no limitations.* *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.	Not Applicable
<b>Voluntary MetLife Legal Plans</b>	Yes	No	Worksite employees can sign up anytime after employment ends. <sup>1</sup> Portable enrollments will remain effective for a 12-month period with an option to stay enrolled beyond 12 months. Call MetLife Legal Plans at <b>1-833-214-4175</b> with questions.	Active plan provisions carry over, no limitations.	Not Applicable
<b>Employer Paid Short Term Disability</b> <b>Employer Paid Long Term Disability</b> <b>Voluntary Short Term Disability</b>	No	No	Not Applicable	Not Applicable	Not Applicable

**VSTD Special Considerations:** If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits")<sup>2</sup>, 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.

<sup>1</sup> Maine and Hawaii residents are not eligible for the individual plan. Please call our client services center at 833-214-4175 to see if you are eligible for our alternate offering.

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, legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company

<sup>2</sup> 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).

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 is 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.

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.