



# Your Life.



## Employee Paid Coverages

- All Actively at Work<sup>1</sup> worksite employees of the worksite employer are eligible, unless otherwise stated;
- Worksite employees must be Actively at Work on the effective date of coverage;
- Voluntary Term Life<sup>2</sup>, Voluntary AD&D, and Supplemental Health plans:
  - Commission Only worksite employees are eligible
  - Non Paid Owners are eligible.
- MetLife Legal Plan<sup>3</sup>:
  - Commission Only employees are eligible
  - Non Paid Owners are not eligible
- Voluntary STD<sup>\*4</sup> and Voluntary LTD<sup>4,5</sup> plans:
  - Exclude worksite employees who do not draw a salary or hourly wage to calculate benefits;
  - Commission Only worksite employees without a base salary (salary or hourly) are not eligible for Voluntary STD and Voluntary LTD plans;
  - Non Paid Owners are not eligible for Voluntary STD and Voluntary LTD plans;
  - Voluntary LTD Plan eligibility is dependent upon enrollment in employer paid 50% \$1,000 per month plan;

\*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. You should consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

\*\* These jurisdictions include, but may not be limited to, California, Colorado, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Delaware and Minnesota as of 1/1/26, Maine as of 5/1/26, and Maryland as of 7/1/26).

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. 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.
3. Non Paid Owners who do not draw a salary or hourly wage from ADP TotalSource are not eligible for Legal Plans from MetLife.
4. Commission Only employees and Non Paid Owners who do not draw a salary or hourly wage from ADP TotalSource are not eligible for Voluntary Short Term Disability, and Voluntary Long Term Disability.
5. Dependency on enrollment in the Employer Paid 50% \$1,000 LTD plan.

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.

Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for complete costs and details. These policies provide disability income insurance only. For policies issued in New York, they do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

METLIFE'S ACCIDENT (AX), HOSPITAL INDEMNITY (HI), AND CRITICAL ILLNESS (CI) 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 CI 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 CI, 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 CI 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 CI on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's AX, HI, and CI 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 CI, 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.

MetLife Group Disability Income Insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPNP23-2T DI.

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.