

Critical Illness Insurance
Effective June 1, 2025 – May 31, 2026

Help supplement your healthcare coverage with Critical Illness Insurance.

Receive benefit payments directly and use the funds however you wish.

What is Critical Illness Insurance?

It is coverage that helps provide financial support when you or a loved one becomes seriously ill. It works to supplement your medical coverage – and pays irrespective of what your medical plan may or may not cover.

Q. When does my coverage begin?

A. Your coverage starts on the effective date of your coverage. There are no waiting periods for it to begin.

Q. Who is eligible to enroll for this Critical Illness coverage?

A. You are eligible to enroll yourself and your eligible family members.¹ All you need to do is enroll during the enrollment period and be actively at work.

Q. How do I elect coverage for my Dependents?

A. When electing coverage, we require a few key details about your dependents. Please provide first name, last name, and date of birth for your Spouse/Domestic Partner² and child(ren)³. Please review these details during enrollment to ensure they are accurate.

Q. How does the payment work?

A. Upon verified diagnosis of one of the covered conditions⁴, the Critical Illness Insurance provides you with a lump-sum benefit payment of \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000 (amount will depend on the plan option you selected during open enrollment) in initial benefits.

Q. I have a medical plan at work, so why do I need Critical Illness Insurance?

A. One of the hardest parts of managing illnesses like cancer⁵, a heart attack⁶, or a stroke⁷ is providing the support and comfort your family needs beyond the cost of care. Even the best medical and disability income plans can leave you with extra expenses like medical plan deductibles, copays, or extra costs for out-of-network care. And if you're out of work because of a disability, it might be that only a portion of your pre-disability income paid to you. Many people aren't prepared to handle the extra costs that can come with a critical illness, so having this cash lump-sum payment may mean less worry for you and your family.

Q. Can I elect this coverage without having a medical exam?

A. Yes. Your Critical Illness Insurance coverage is guaranteed⁸, regardless of your health. You just need to be actively at work to be covered. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you think.

Q. What happens if I have a recurrence?

A. Your plan pays a benefit (Recurrence Benefit⁹) if a medical condition reoccurs for certain conditions such as: heart attack, stroke, and many others. Please see your Plan Summary for details. A recurrence benefit is only available if the

Critical Illness Insurance Effective June 1, 2025 – May 31, 2026

initial benefit has already been paid for the covered condition. And there is a benefit suspension period (or waiting period) between recurrences. Also, a 90-day treatment-free period applies to cancer and benign tumor conditions.

Q. How much will Critical Illness Insurance cost?

A. Critical Illness Insurance may be more affordable than you think. It is designed to be an economical way to supplement your healthcare plan. Insurance rates are available in the Plan Summary.

Q. How do I pay for my coverage?

A. Premiums are paid through payroll deductions or direct bill with MetLife.

Q. If my employment status changes, can I take my coverage with me?

A. Yes, this coverage is portable, meaning you can take it wherever you go. You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.¹⁰

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.

Q. Do I need to designate a beneficiary?

A. Yes, please designate beneficiaries at <https://workforcenow.adp.com> or call (844) 448-0325 to speak with a MyLife Advisor if you need further assistance.

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.

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.

Critical Illness Insurance Effective June 1, 2025 – May 31, 2026

¹ Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

² Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

³ Dependent Child coverage varies by state. Please contact MetLife for more information.

⁴ Not all Covered Conditions are available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.

⁵ Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.

⁶ The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.

⁷ In certain states, the Covered Condition is Severe Stroke.

⁸ Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. For CA-sitused cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage.

⁹ Please review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.

¹⁰ 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.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. Attained Age rates will increase when a Covered Person reaches a new age band. Rates are subject to change. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI or contact MetLife for more information. Please contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.