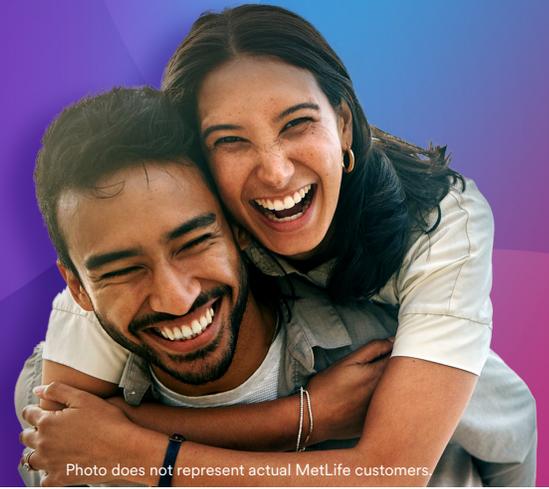


## MetLife offers access to a wide range of voluntary benefits.



These financial protection plans can help families pay for out-of-pocket medical expenses or legal fees, or help them cover the cost of keeping a household afloat in the event of an illness or disability or if you are no longer there to care for your family. The money is paid directly to you or your beneficiaries and may supplement other insurance you may have.<sup>1</sup>

### OPTIONS INCLUDE:



#### **Voluntary Term Life<sup>2</sup> (Employee, Spouse/ Domestic Partner, Child)**

**Life insurance can help ensure employees' short- and long-term financial obligations are met and help secure their family's future.**

- Employee coverage in \$10,000 increments up to \$100,000 with guaranteed issue, no medical underwriting for New Hires. Up to \$750,000 will require employees to answer medical questions and/or Statement of Health<sup>3</sup> completion.
- Spouse/Domestic Partner coverage in \$5,000 increments up to \$20,000, no medical underwriting. Up to \$100,000 will require employees to answer medical questions and/or Statement of Health<sup>3</sup> completion.
- Child coverage is available in \$5,000 or \$10,000 increments, no medical underwriting.
- All other eligible employees outside New Hire window will require employees to answer medical questions and/or Statement of Health<sup>3</sup> completion.



#### **Accidental Death & Dismemberment<sup>2,4</sup>**

**Accidental Death and Dismemberment (AD&D) insurance is designed to help provide employees financial protection in the event of a significant injury due to an accident.**

- Employee coverage in \$10,000 increments up to \$50,000 per covered event death or dismemberment up to \$750,000 or 10x salary, whichever is less.



#### **MetLife Legal Plans<sup>4</sup>**

**Gives covered employees convenient and cost-effective access to a large network of attorneys for personal legal matters like wills, identify theft and buying or renting a home.**

- Reproduction assistance, divorce (fully covered) and Family First<sup>5</sup> caregiving solutions to help covered employees manage eldercare, childcare and more.



### Accident Insurance (High/Low plans offered)

Works to supplement medical coverage and pays regardless of what the employees' medical plan may or may not cover.<sup>6</sup>

- Pays \$75 up to \$15,000 per covered event for the high plan, and \$50 up to \$10,000 for the low plan.
- \$75 Health Screening Benefit<sup>7</sup> at all coverage levels paid per calendar year for completing one of the covered screenings/tests.



### Hospital Indemnity (High/Low plans offered)

Unplanned hospital<sup>9</sup> stays can be expensive. Hospital Indemnity helps by supplementing the employees' medical plan coverage.<sup>10</sup>

- Pays \$100 up to \$1,000 per covered event<sup>6</sup> for the high plan, and \$50 up to \$500 for the low plan.
- Health Screening Benefit<sup>7</sup> of \$50 for low plan or \$100 for high plan paid per calendar year for completing one of the covered screenings/tests.



### Critical Illness

Pays a lump-sum Initial Benefit directly to you upon the first verified diagnosis of a Covered Condition.<sup>1</sup> The plan also pays a lump-sum Recurrence Benefit<sup>8</sup> for a subsequent verified diagnosis of certain Covered Conditions.

- Coverage choice of \$10,000 to \$50,000 in \$10,000 increments, if diagnosed with a covered illness.
- \$100 Health Screening Benefit<sup>7</sup> paid per calendar year for completing one of the covered screenings/tests.



### Voluntary Short Term Disability<sup>\*2,4</sup>

Helps protect employees' income when they are unable to work due to illness or injury.

- Replaces a percentage of income due to disability up to \$3000 a month.
- Employees can elect 60% or 20% of coverage with a 13-week or 26-week duration.
- Those enrolled in employer-paid STD are limited to 20% of coverage.
- All other eligible employees outside New Hire window will be required to answer medical questions and/or Statement of Health<sup>3</sup> completion.
- Employees decreasing coverage from 60% to 20%, no medical underwriting.

#### \*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. Please 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, 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).

**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.

- 1 Commissioned employees are not eligible for any of the Voluntary Benefits.
- 2 Temporary or Seasonal workers are not eligible for Voluntary Term Life, Short Term Disability or Accidental Death and Dismemberment.
- 3 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 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.
- 4 Non-Paid Owners who do not draw a salary or hourly wage from employer are not eligible for Short Term Disability, Accidental Death and Dismemberment or Legal Plans from MetLife.
- 5 This benefit provides the Participant and their family a highly-trained Care Team, provided by Family First, to navigate caregiving challenges. Family First is not a corporate affiliate of MetLife Legal Plans.
- 6 Covered Services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage Disclosure Document for more details.
- 7 The Health Screening Benefit may not be available in all states. In some states, the benefit is referred to as the Accident Prevention Screening Benefit.
- 8 There is a Benefit Suspension Period between Recurrences. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Treatment Free Period. A Recurrence Benefit is available for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer.
- 9 Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/ Disclosure Document for full details.
- 10 The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details.

This is not a complete description of your plans. This summary provides an overview of your plans' benefits.

These benefits are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

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.

Nothing in these materials is intended to be advice for a particular situation or individual. Like most group insurance policies, life insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. MetLife can provide you with costs and complete details.

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPN99/G2130-S) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminates when your employment ceases, when your Life and AD&D contributions cease, or upon termination of the group insurance policy. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent or when a dependent spouse reaches age 70. Should your life insurance coverage terminate, for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

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 MetLife.

AD&D insurance does not include payment for certain losses as described in more detail in your Certificate. Specific information pertaining to your insurance can be obtained by contacting MetLife.

METLIFE'S SHORT TERM DISABILITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy or its provisions may vary or be unavailable in some states. Short Term Disability policies offered by MetLife may include a preexisting condition exclusion. MetLife offers Short Term Disability on both an Attained Age and an Issue Age basis. Attained Age rates are based on specified age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age Short Term Disability is guaranteed renewable, and premium rates are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age Short Term Disability on a class-wide basis. For complete details of coverage and availability, please contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

