

Voluntary Accidental Death and Dismemberment Insurance Effective June 1, 2025 – May 31, 2026



Continue to be there for your loved ones with Life Insurance

They will receive a lump sum payment to help provide a more financially secure future.

Why is Voluntary Accidental Death & Dismemberment Insurance important?

Voluntary Accidental Death and Dismemberment (AD&D) may help provide financial security should a sudden, covered accident takes your life or causes you serious loss or harm. It may help your family meet long-term financial needs – household expenses, child care, saving for college and retirement – if a wage earner dies from a covered accident or is recovering from a sudden, covered accident.

Voluntary AD&D is not only competitively priced¹, but in addition to your existing life insurance coverage, it can provide an cost-effective way to obtain additional protection for your family and finances should the unexpected happen.

Q. What is Voluntary AD&D?²

A. Extra protection that may help provide financial security should a sudden covered accident takes your life or causes you serious harm providing protection 24 hours a day, 365 days a year.

Q. I already have life insurance through my employer. Why get Voluntary AD&D?

A. While having some life insurance provided by your employer is a great benefit, chances are it may not be enough to adequately provide for your family now and years from now. Additional insurance may give your family greater financial security.

Q. How much life Voluntary AD&D Insurance do I need?

A. Everyone is different, but you may need more than you have now. The insurance you need changes as your life changes — for example, getting married, starting a family or buying a home might change the coverage you need. Many people are surprised to learn that they don't have enough life insurance to cover the many expenses their loved ones may face. To help you get an idea of how much to consider, please visit www.metlife.com/lifeneeds.

Q. Can I have multiple Voluntary AD&D policies?

A. Worksite employees who work for multiple worksite employers, may be eligible for benefits, under enrolled Voluntary AD&D insurance policies. MetLife will review each claim submission as described under the terms and conditions of the plan. Refer to your certificate of insurance for details.

Q. How do I pay for my coverage?

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

Q. Can I elect Voluntary AD&D Insurance for my spouse/domestic partner or child(ren)?

A. Coverage for your dependents is available only if you elect Voluntary AD&D Insurance coverage³. When choosing employee plus family coverage, you are not required to provide specific dependent information at time of enrollment.

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Q. When does coverage end?

A. Worksite Employee and Spouse/Domestic Partner/Child(ren) coverage ends at the end of the month in which you cancel coverage or leave your job. Child(ren) coverage ends at the end of the month that they turn 26. For example, if your child turns 26 on January 16th that child's coverage will end on January 31st.

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.

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. Can I make my employer my Beneficiary?

A. An employer cannot be named a Beneficiary under a group plan.

Q. Can I make a beneficiary someone who lives outside the United States?

A. Yes, a foreign beneficiary can be named. We rely on the name and relationship as well as other identifying information such as their date of birth.

Q. How is the Voluntary AD&D death benefit paid if my Beneficiary is a Minor?

A. Upon receipt of the certified guardianship papers of the minor's estate or property, we can make payment to the guardian in his or her capacity as guardian. If guardianship papers are not received, we will put the death benefit in a blocked, interest-bearing Minor on Deposit Account for minor beneficiaries, until the minor attains the legal age to receive the death benefit, or the appropriate guardianship papers are received.

Q. How are Benefits allocated if I do not name a Beneficiary?

A. If there is no designated Beneficiary on file or a named Beneficiary predeceases the worksite employee, benefits will be paid in accordance with the General provision in the Certificate of insurance as follows:

- Spouse, if alive;
- Child(ren), if there is no surviving Spouse;
- The employee's parent(s) if there is no surviving child;
- The deceased employee's siblings;
- Estate.

Q. How can a Life claim be filed?

A. You can file a Voluntary AD&D claim by contacting MetLife **877-ADPTS01 or (877-237-8701)** Monday through Friday 8 a.m. to 8 p.m. Eastern Time.

Q. What is needed to file a claim?

A. In the case of a covered loss, a claim kit will be sent. We require the following information:

- Claimant's Statement to be completed by the employee for dismemberment claims, and by the Beneficiary in event of a death;
- Proof of the Covered Loss;
- A copy of the Certified Death Certificate indicating cause of death, signed by a physician;

A. We may request additional information as necessary, including, but not limited to:

- Coroner's report;
- Toxicology report;
- Police reports;
- Medical records.

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Q. How long does the claim process take?

A. Once all the required information has been received by MetLife and the claim is deemed complete and payable, payments are usually processed within 5 - 10 business days.

Q. How are claims paid?

A. There are three methods of issuing benefit payments:

- **Checks:** Voluntary AD&D benefit payments that are less than \$5,000
- **Checkbook:** Voluntary AD&D benefit payments of \$5,000 or more
- **Electronic Funds Transfer (EFT):** Voluntary AD&D benefit payments of \$5,000 or more

NOTE: The checkbook method of payment is subject to state law, and/or group policyholder direction.

Q. How can a status of a claim be checked?

A. If a claim has already been submitted to MetLife and you have questions, you can contact **877-ADPTS01/877-237-8701**. Beneficiaries can also login or setup a Life Beneficiary Claim Portal account at metlife.com/lifeclaims.

Q. What is the Life Beneficiary Claim Portal?

A. An online option for Life Beneficiaries to submit their claimant statements and upload supporting documentation. Login or setup an account at metlife.com/lifeclaims.

Q. Are the proceeds taxable to a Beneficiary?

A. Proceeds are paid to your beneficiary through a tax free⁴ death benefit.

Q. Can a Voluntary AD&D claim be denied? Why would it be denied?

A. A denial for Voluntary Accidental Death & Dismemberment (AD&D) coverage could be sent if coverage eligibility had not been met or coverage has ended. Additionally, a denial could be sent if plan exclusions apply. Some of the exclusions include losses caused by or contributed to by physical or mental illness, infections (unless caused by an external wound or food poisoning), suicide or attempted suicide, self-inflicted injuries, voluntary intake of drugs or alcohol, war, committing a felony, and operating a vehicle while intoxicated¹². If there is a rival claim for Voluntary AD&D Life benefits, a rival party may be denied; however, that would not apply to the contestability of the coverage itself.

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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.

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 your benefits administrator.

- ¹ Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.
- ² 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 your benefits administrator.
- ³ You must be Actively at Work on the date your coverage becomes effective, and your spouse and eligible child(ren) must not be confined to a hospital on the enrollment date, or at home for any medical reason or be receiving or entitled to receive disability income for any medical reason on the date the coverage is scheduled to become effective. Coverage requests that require additional medical information and are not approved by this date will not be effective until the first of the month following approval from MetLife as long as you are Actively at Work on that date.
- ⁴ In general, death benefits are received income tax free.

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.

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. Access the Aon microsite for costs and complete details www.BenefitsGo.com/EEpaidBenefits
State variations may apply.