

Voluntary Term Life Insurance

Effective June 1, 2025 – May 31, 2026

You can enroll in voluntary benefits by logging in to **ADP TotalSource®** during new hire, annual open enrollment, and qualifying life event windows.

When there, select **Myself > Benefits > Enrollments**. Feel free to contact **ADP TotalSource** at **(844) 448-0325** with any questions you may have about how to elect voluntary coverages.

If you have questions about the benefits plans, contact MetLife directly at **(877) ADPTS01** or **(877) 237-8701** between the hours of 8 a.m. – 8 p.m. ET.

Voluntary Term Life Insurance Coverage Options

Voluntary Term Life insurance can be a cost-effective way to provide life insurance benefits and help protect your family and finances in the event something happens to you.

You are eligible to enroll in Voluntary Term Life coverage if you are Actively at Work¹.

Maximum Benefit Amounts

For You	For Your Spouse/Domestic Partner	For Your Dependent Children*
Increments of \$10,000, to a maximum of \$1,000,000*	Increments of \$5,000 to a maximum of \$100,000. Coverage cannot exceed 100% of Employee coverage amount.	Increments of \$5,000 to a maximum of \$20,000.
New Hire - Employee coverage up to \$100,000 with no medical questions. Amounts over \$100,000 will require medical questions. *	New Hire - Spouse coverage up to \$20,000 with no medical questions. Amounts over \$20,000 will require medical questions. *	No medical questions required.
All other eligible employees outside New Hire window – all amounts require medical questions. *	All other eligible employees outside New Hire window – all amounts require medical questions. *	Coverage ends at the end of the month in which a covered child reaches age 26.

*All applications are subject to review and approval by Metropolitan Life Insurance Company. Based on the plan design and the amount of coverage requested, a Statement of Health² may need to be submitted to complete your application.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance provided by ADP TotalSource or contact MetLife with any questions.



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Monthly Costs* for Voluntary Term Life Insurance

You have the option to purchase Voluntary Term Life insurance. Listed below are your monthly rates³ (based on your age as of 6/1 of the current plan year) as well as those for your Spouse/Domestic Partner (based on your Spouse/Domestic Partner's age as of 6/1 of the current plan year). Rates to cover your child(ren) are also shown.

Age	Monthly Cost Per \$1,000 of Employee Coverage	Monthly Cost Per \$1,000 of Spouse/Domestic Partner Coverage
Under 25	\$0.04	\$0.04
25 – 29	\$0.04	\$0.04
30 – 34	\$0.06	\$0.06
35 – 39	\$0.07	\$0.08
40 – 44	\$0.08	\$0.09
45 – 49	\$0.12	\$0.13
50 – 54	\$0.20	\$0.21
55 – 59	\$0.32	\$0.35
60 – 64	\$0.55	\$0.60
65 – 69	\$1.05	\$1.15
70 – 74	\$1.99	\$2.06
75 +	\$2.06	\$2.06
Cost for your Child(ren)[†]	\$0.03 Per \$1,000 of Coverage	

† Covers all eligible children

*Note: Rates are subject to the policy's right to change premium rates, and the employer's right to change employee contributions.

Use the table below to calculate your premium based on the amount of Life insurance you will need.

Example: \$100,000 Voluntary Term Life Coverage

1. Enter the rate from the table (example age 36)	\$0.07	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter \$100)	\$100	\$ _____
3. Monthly premium (1) x (2)	\$7.00	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.



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What's Not Covered?

Like most insurance plans, this plan has exclusions. Supplemental/Optional and Dependent Life insurance does not provide payment of benefits for death caused by suicide within the first two years (one year for group policies issued in Missouri, North Dakota, and Colorado) of the effective date of the certificate or an increase in coverage. The suicide exclusion does not apply to residents of Washington, or to individuals covered under a group policy issued in Washington. Please see your certificate for specific details.

About Your Coverage Effective Date

You must be Actively at Work on the date your coverage becomes effective. Your coverage must be in effect for your Spouse/Domestic Partner's and eligible children's coverage to take effect. In addition, your Spouse/Domestic Partner and/or eligible child(ren) must not be home/hospital confined or receiving/applying to receive Disability benefits from any source when their coverage becomes effective.

If Actively at Work requirements are met, coverage will become effective on the first of the month following your effective date for all requests that do not require additional medical information.

If Actively at Work requirements are met, and additional medical information is required, coverage will not be effective until the 1st of the month following the date that notice is received that MetLife has approved the coverage or increase.

The coverage for your Spouse/Domestic Partner and eligible child(ren) will take effect on the date they are no longer confined, receiving/applying for Disability benefits from any source or hospitalized. Please see your certificate for specific details.

Who Can Be a Designated Beneficiary?

You can select any beneficiary(ies) other than your employer for your Voluntary Term Life coverage, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary. You are the beneficiary for your Dependent coverage.

How do I update a Dependent?

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

Once Enrolled, You have Access to MetLife AdvantagesSM — Services to Help Navigate What Life May Bring

Total Control Account⁴

For immediate access to death proceeds

The Total Control Account[®] (TCA) settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a Life or Accidental Death and Dismemberment claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. Total Control Account death claim payments relieve beneficiaries of the need to make immediate decisions about what to do with a lump-sum check and enables them to have the flexibility to access funds as needed while earning a guaranteed minimum interest rate on the proceeds as they assess their financial situations. Call 1-800-638-7283 for more information about options available to you.

Will Preparation⁵

To help ensure your decisions are carried out

When you enroll for Voluntary Term Life coverage, you will automatically receive access to Will Preparation Services at no extra cost to you. Both you and your Spouse/Domestic Partner will have unlimited in-person or telephone access to one of



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MetLife Legal Plans, Inc nationwide network of 18,500+ participating attorneys for preparation of or updating a will, living will or power of attorney.* When you use a participating plan attorney, there will be no charge for the services.* Like Life insurance, a carefully prepared will (simple or complex), living will and power of attorney are important.

- A Will lets you define your most important decisions, such as who will care for your children or inherit your property.
- A living will preserves your wishes and can assist your loved ones in making very difficult and personal medical decisions by themselves. Also called an “advanced directive,” it is a document authorized by statutes in all states that allows you to provide written instructions regarding use of extraordinary life-support measures and to appoint someone as your proxy or representative to make decisions on maintaining extraordinary life-support if you should become incapacitated and unable to communicate your wishes.
- Powers of attorney allow you to plan ahead by designating someone you know and trust to act on your behalf in the event of unexpected occurrences or if you become incapacitated.

Visit legalplans.com/estateplanning to get started.

*You also have the flexibility of using an attorney who is not participating in the MetLife Legal Plans, Inc. network and being reimbursed for covered services according to a set fee schedule. In that case you will be responsible for any attorney’s fees that exceed the reimbursed amount.

Estate Resolution Services^{SM 6}

Personal service and compassion assistance to help probate your and your Spouse’s/Domestic Partner’s estates.

MetLife Estate Resolution Services provides probate services in person or over the phone to the representative (executor or administrator) of the deceased worksite employee's estate and the estate of the worksite employee's Spouse/Domestic Partner. Estate Resolution Services include preparation of documents and representation at court proceedings needed to transfer the probate assets from the estate to the heirs and completion of correspondence necessary to transfer non-probate assets. Estate Resolution Services covers participating plan attorneys’ fees for telephone and face-to-face consultations or for the administrator or executor to discuss general questions about the probate process.

Digital Estate Planning⁷

Estate planning made easy

You have access to Digital Estate Planning services to create key estate planning documents online in as little as 15 minutes by answering a few simple questions. Documents include Last Will and Testament, Advance Healthcare Directive (Living Will), and Durable Financial Power of Attorney. Visit www.willscenter.com to get started.

Portability⁸

You can keep your coverage even if you leave your current employer

Should you leave your employer for any reason, and your Voluntary Term Life and Dependent Term Life insurance under this plan terminates, you will have an opportunity to continue group term coverage (“portability”) under a different policy, subject to plan design and state availability. Rates will be based on the experience of the ported group and MetLife will bill you directly. Rates may be higher than your current rates. To take advantage of this feature, you must have coverage of at least \$10,000 up to a maximum of \$2,000,000.

Portability is also available on coverage you’ve selected for your Spouse/Domestic Partner and dependent child(ren). The maximum amount of coverage for Spouse/Domestic Partner is \$250,000; the maximum amount of dependent child coverage is \$25,000. Increases, decreases and maximums are subject to state availability.

A worksite employee has 60 days to apply from the date group coverage ends. However, if the worksite employee receives notice more than 15 days from date of termination, the application period is extended for an additional 15 days.



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Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your certificate for specific details.

Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at (877)-ADPTS01 or (877)-237-8701 for more information.

Additional Features

This insurance offering from your employer and MetLife comes with additional features that can provide assistance to you and your family.

Accelerated Benefit Option⁹

For access to funds during a difficult time

If you become Terminally Ill and diagnosed with 24 months or less to live, you have the option to receive up to 80% of your Life insurance proceeds. This can be used to help your family meet medical and other related expenses at this difficult time. Amounts not accelerated will continue under your employer's plan for as long as you remain eligible per the certificate requirements and the group policy remains in effect.

The accelerated Life insurance benefits offered under your certificate are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)).

The Accelerated Benefit Option is also available to Spouses/Domestic Partners insured under Dependent Life insurance plans. This option is not available for dependent child coverage.

Conversion

For protection after your coverage terminates

You can generally convert your group Voluntary Term Life insurance benefits to an Individual Whole Life insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment, or change in employee class. Conversion is available on all Group Life Insurance coverages. An employee has 60 days to apply from the date group coverage ends. However, if the employee receives notice more than 15 days from date of termination, the application period is extended for an additional 15 days. If you experience an event that makes you eligible to convert your coverage, please call (877)-ADPTS01 or (877)-237-8701 to begin the conversion process. Please contact MetLife or your plan administrator for more information.

Waiver of Premiums for Total Disability (Continued Protection)

Offering continued coverage when you need it most

If you become Totally Disabled, you may qualify to continue Voluntary Term Life insurance. You may also be eligible for waiver of your Voluntary Term Life insurance premium until you reach age 65, die, or recover from your Disability, whichever is sooner.

Total Disability or Totally Disabled means you are unable to do your job and any other job for which you are fit by education, training or experience due to injury or sickness. The Total Disability must begin before age 60, and your waiver will begin after you have satisfied a 6-month waiting period of continuous Disability. The waiver of premium will end when you turn age 65, die, or recover. Please note that this benefit is not available on dependent coverage.



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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.

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 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.

⁴ Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

⁵ Included with Supplemental Life Insurance: Will preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York-sitused or principally located cases, the will preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond will preparation. Tax planning and preparation of living trusts are not covered by the will preparation service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

⁶ Estate Resolution Services are offered by MetLife Legal Plans, Inc. Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

⁷ Digital Estate Planning without online notary is available to all individuals regardless of any MetLife relationship or product. It is not available for individuals residing in any U.S. territory. Domestic partnerships are not currently supported; however, if you have supplemental life coverage and are in a domestic partnership, you may use a MetLife Legal Plans attorney for your planning needs. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.



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⁸ All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000 must be elected.

⁹ The Accelerated Death Benefit due to Terminal Illness Rider pays between 50%-100% (depending on plan design) of an insured's Life Insurance proceeds (with the balance payable upon final claim) in most states if the insured becomes terminally ill. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and ADP TotalSource and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life coverages are provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life coverages under your employer's plan terminates, when your employment ceases, when your Life contributions cease, or upon termination of the group insurance policy. 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.

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.

