



Group Voluntary Insurance Benefits

Prepared for: RR Donnelley



L1022026506exp1024All StatesDC
Metropolitan Life Insurance Company, New York, NY 10166
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Accident Insurance – Key Features



Guaranteed issue coverage^{A1}



Payments are made directly to you to spend as you choose



Claims are paid fast^{A2}



Take coverage with you if you change jobs or retire^{A3}



Accident Insurance—Over 150 Covered Events^{AI7}

Here are just a few!



Injuries

- Fractures/Dislocations^{AI1}
- Concussion
- Coma
- Second or Third Degree Burns
- Eye Injury Benefit
- Cuts/Lacerations
- Occupational Exposure to Hepatitis or HIV Benefit
- Broken Tooth



Dismemberment, Loss & Paralysis

- Dismemberment & Loss
- Catastrophic Dismemberment & Loss
- Paralysis



Medical Services & Treatments

- Ambulance Benefit
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Medical Testing Benefit
- Transportation Benefit
- Exploratory Surgery Benefit
- Blood/Plasma/Platelets
- Prosthetic Device Benefit
- Outpatient Surgery Benefit



Accidental Death

- Accidental Death



Hospital^{AI2} – Accident

- Admission
- Confinement
- Admission – Intensive Care Unit (ICU)
- Confinement – ICU
- Inpatient Rehabilitation Unit

Accident Insurance – Plan Breakdown

Covered conditions ^{AI7}	MetLife Accident Insurance pays you
Injuries – <i>12 covered injury types</i>	Ranging from \$25 – \$10,000 per injury
Medical services & treatment – <i>15 covered medical services & treatments</i>	Ranging from \$25 – \$1,000 per medical service/treatment
Hospital coverage^{AI3}	\$1,000 (non-ICU) – \$1,000 (ICU)^{AI8} admission benefit per sickness \$200 a day for non-ICU confinement up to 365 days per accident \$200 a day for ICU confinement up to 30 days per accident



Accident Insurance – Plan Breakdown

Covered conditions ^{AI7}	MetLife Accident Insurance pays you
Accidental death	Benefit amount will be reduced by the amount of any accidental dismemberment/functional loss/paralysis benefits paid for injuries sustained in the same accident for which the accidental death benefit is being paid.
Dismemberment, loss & paralysis	\$250 – \$10,000 per injury



Hospital Indemnity Insurance* – Key Features



Guaranteed issue coverage^{HI1}



Payments are made directly to you to spend as you choose



Claims are paid fast^{HI2}



Take coverage with you if you change jobs or retire^{HI3}

Hospital Indemnity Insurance

Here are the benefit types that provide payments...



Hospital – Accident and Sickness^{HI5}

- Admission^{HI4}
- Confinement^{HI4}
- Inpatient Rehabilitation Unit (Accident only)
- Newborn Confinement



Intensive Care Unit Coverage – Accident and Sickness^{HI5}

- ICU Supplemental Admission
- ICU Supplemental Confinement

Hospital Indemnity Insurance – Plan Highlights

You have a choice of two plans: Low Plan and High Plan

Covered Conditions ^{HI8}	Low Plan MetLife Hospital Indemnity Pays You	High Plan MetLife Hospital Indemnity Pays You
Hospital Coverage (Accident and Sickness^{HI5})		
Admission ^{HI4}	Admission – \$500 (1 time per sickness/injury) ICU Supplemental Admission – \$500 (paid concurrently with admission benefit)	Admission – \$800 (1 time per sickness/injury) ICU Supplemental Admission – \$800 (paid concurrently with admission benefit)
Confinement ^{HI4}	Confinement – \$250 a day, up to 30 days ^{HI10} ICU Supplemental Confinement – \$250 (will pay an additional benefit for 30 of those days)	Confinement – \$300 a day, up to 30 days ^{HI10} ICU Supplemental Confinement – \$300 (will pay an additional benefit for 30 of those days)
Inpatient Rehabilitation Benefit	\$100 per day, up to 15 days per calendar year	\$200 per day, up to 15 days per calendar year
Newborn Confinement (Newborn Nursery Care)	\$25 per day, 2 days per confinement	\$50 per day, 2 days per confinement



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Critical Illness Insurance Covers these Conditions

Conditions

- Cancer^{CI20}
- Heart Attack^{CI21}
- Stroke^{CI22}
- Coma^{CI23}
- Kidney Failure
- Skin Cancer – New for 2024!
- Major Organ Transplant^{CI24}
- Coronary Artery Bypass Graft^{CI25}
- Loss of: Ability to Speak; Hearing; Or Sight^{CI23}
- Paralysis^{CI23}
- Sudden Cardiac Arrest
- 7 Childhood Diseases
- 10 Infectious Diseases
- 6 Progressive Diseases



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Critical Illness Insurance – Initial Benefit Amount

You have a **choice** of a \$10,000, 20 000 or \$30,000 Benefit Amount

Your Total Benefit Amount will be **5 times** the Benefit Amount you selected

You can receive **Initial and Recurrence Benefit^{CI26}** payments until your Total Benefit Amount is reached

Example of Initial & Recurrence Benefit Payments

The example below illustrates an employee who elected a Benefit Amount of \$30,000 and has a Total Benefit Amount of 5 times (or 500%) of the Benefit Amount or \$150,000.

**This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.*

Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack ^{CI21} – first verified diagnosis	Initial Benefit payment of \$30,000 or 100%.	\$120,000
Heart Attack ^{CI21} – second verified diagnosis, two years later	Recurrence Benefit payment of \$30,000 or 100%	\$90,000
Kidney Failure – first verified diagnosis, three years later	Initial Benefit payment of \$30,000 or 100%	\$60,000



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Help in your high deductible health insurance plan

Out-of-pocket costs not covered by health insurance may include:

- Copays
- Deductibles
- Out-of-network doctor visits
- Therapy



These benefits can:

Critical Illness Insurance

Accident Insurance

Hospital Indemnity Insurance

These benefits are **not a replacement** for traditional medical insurance. They are a **supplement** to this coverage.

Why a legal plan matters now more than ever



Protection

62% of working adults experience a legal issue over the course of three years^{LP1}



Cost Savings

The average hourly rate to see an attorney is \$370^{LP2}, compared to \$20 a month for the legal plan^{LP3}



Increases Financial Security

Your whole family is covered for legal issues that arise.

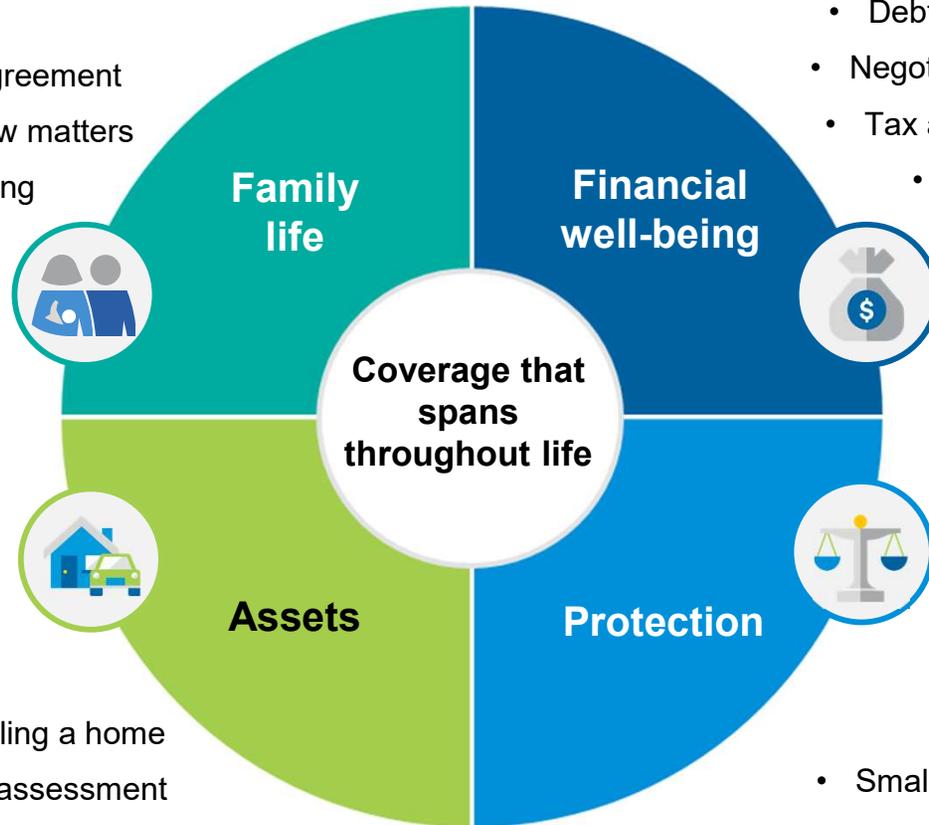


of working adults with a legal plan said they feel confident planning for today and the future^{LP1}

Helping you navigate life's planned and unplanned events

- No copays, deductibles or claim forms when using a network attorney for a covered matter.
- Unlimited consultations even for matters not covered under your plan
- All employees have access to our website to see coverages, attorneys and use our self-help document library

- Adoption
- Prenuptial agreement
- Elder care law matters
- Estate planning



- Debt issues, bankruptcy
- Negotiating with creditors
- Tax audit representation
 - Financial planning workshops^{LP4}

- Buying or selling a home
- Property tax assessment
- Refinancing
- Foreclosure

- Identity theft
- Small claims assistance
 - Pet liabilities
 - Civil matters

Online experience that provides choice and flexibility

We make it easy for you to get the help you need

Simple and Streamlined Experience



Simple, secure log in



Get detailed info on what your plan covers



Find the right network attorney for your legal matter

The screenshot displays the MetLife Legal Plans website interface. At the top, it says "MetLife | Legal Plans". A purple banner reads: "Welcome to the new MetLife Legal Plans website. If you have not created a new account since August 1, 2020, please follow the prompt below to create an online account. [Click here to find out what's new!](#)". Below this is a "Login" section with fields for "Email" and "Password", and a "Login" button. Links for "Don't have an account yet? [Create Account](#)" and "Forgot your password? [Reset Password](#)" are provided. To the right, a section titled "John, what legal service do you need help with today?" asks the user to "Select a legal service to find an attorney and generate a case number." It features six service categories with icons: Family Law, Wills & Estates, Debt Matters, Real Estate, Traffic & Criminal, and Injury & Insurance. An "Other Legal Services" button is at the bottom.

Digital Estate Planning Services

While you can't predict life outcomes, you can help prepare for them with Digital Estate Planning



Only a few simple questions



As little as 15 minutes to complete estate planning documents online



If needed, can meet with an attorney



Durable Financial Power of Attorney



Last Will and Testament



Advanced Healthcare Directive (Living Will)

While **76%** of Americans surveyed acknowledge a Will is important, only **30%** have one in place.^{LP5}

The top reason for not creating a will was, **“haven't gotten to it yet.”**^{LP5}

MetLife Commuter Benefits

An employee benefit that makes commuting expenses more affordable than you may think.

 <p>Commuter Benefits</p>	<h2>At-a-glance</h2>	
	<p>Primary purpose Helps you get more mileage out of your paycheck for work-related transit and parking expenses.</p>	<p>Rollover Month-to-month, as long as employee remains with current employer¹.</p>
	<p>Eligibility All employees</p> <p>2024 annual contribution limit²</p> <ul style="list-style-type: none"> Up to \$500 for transit and vanpooling (combined) and up to \$500 for qualified parking 	<p>Tax advantages</p> <ul style="list-style-type: none"> Pre-tax deductions from paycheck Tax-free withdrawals for qualified commuting expenses*

¹The amount of monthly deductions from your account may not exceed that amount of monthly contributions permitted under the IRC

²Contribution limits are subject to change and should be checked on an annual basis on the IRS website. Limitations apply.

*See IRS publication 15-B available at <https://www.irs.gov/pub/irs-pdf/p15b.pdf> for a list of qualified expenses. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer’s plan document(s) for the latest list of qualified expenses under their plan.

MetLife Commuter Benefits

Less money paid in taxes means more money for commuting expenses.



Commuter
Benefits

Added MetLife advantages

Save up to 30%

on qualified expenses using your pre-tax dollars¹

Features

- Single, smart, multi-purpose debit card
- Access to SmartCommute program for key areas
- Mobile payments
- Easy-to-use online portal and mobile app



¹ Savings are based on estimated Federal, State and Local tax rate of 30%. The amount participants can save in taxes will vary depending on various factors, such as the amount they set aside in the accounts, their annual earnings, whether or not they pay Social Security taxes, the deductions they claim on their tax returns, their tax brackets and their state and local tax regulations. Participants should check with their own tax advisors for information on how their participation will affect their tax savings.

Questions?



Call



1-800-821-6400



**Monday through Friday,
8 am – 8 pm, ET**

**A Customer Service
Representative will be happy
to answer any questions.**



Thank you.

Accident & Health Footnotes

A1. 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. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. For Critical Illness Insurance and Cancer Insurance 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 (2) dependents 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. Additional restrictions apply to dependents serving in the armed forces or living overseas.

A2. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.

A3. 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.

A4. 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.

Accident Footnotes

AI1. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

AI2. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

AI3. The Hospital Sickness benefit may not be available in all states.

AI4. Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

AI5. The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

AI6. The Health Screening Benefit is not available in all states. For Texas sitused policies and Texas residents covered under policies sitused in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).

AI7. 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.

AI8. 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. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.

Hospital Indemnity Footnotes

Footnote must be tied to the first reference to hospital *Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

HI1. 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. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

HI2. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.

HI3. 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.

HI4. 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. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.

HI5. There is a preexisting condition exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

HI6. The Lodging Benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

HI7 The Health Screening Benefit is not available in all states. In most states where the benefit is available there is a one month waiting period for the Health Screening Benefit.

HI8. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See the Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

HI9. Standardly included for inpatient surgery; can also be payable for outpatient surgery.

HI10. When plan includes an Admission benefit, Confinement begins on Day 2.

Critical Illness Insurance Footnotes

CI1. 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 Benefit Suspension Period. A Recurrence Benefit is available for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer.

CI2. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents 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. Additional restrictions may apply to dependents serving in the armed forces or living overseas. (For CA situated 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 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. Additional restrictions apply to dependents serving in the armed forces or living overseas.)

CI3. Children may be covered to age 26. In some states, there are benefit reductions that begin at age 65.

CI4. Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Dependent Child coverage varies by state. Please contact MetLife for more information.

CI5. 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.

CI6. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-situated cases and NH residents, there is an Initial Benefit of \$100 for All Other Cancer.

CI7. 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.

CI8. In certain states, the Covered Condition is Severe Stroke.

CI9. In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details.

CI10. Please review the Outline of Coverage for specific information about Alzheimer's disease.

CI11. In certain states, the Covered Condition is Coronary Artery Disease.

CI12. MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one benefit payment for one Listed Condition in his/her lifetime. The Listed Conditions are: Addison's disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington's disease (Huntington's chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

CI13. Medical Bankruptcy and the Economy, April 30, 2021. www.thebalance.com/medical-bankruptcy-statistics-4154729. Accessed November 2021

Critical Illness Insurance Footnotes, cont.

CI14. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount.

CI15. For some types of cancer and Coronary Artery Disease, the insured may be eligible to receive 25% of the Category Benefit Amount. In certain states, the Covered Condition is Coronary Artery Bypass Graft. Not all Cancers are covered.

CI16. Category 3 incorporates certain other Covered Conditions: Major Organ Transplant (other than bone marrow), Kidney Failure.

CI17. 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 Benefit Suspension Period.

CI18. In some states, there is a benefit suspension period between covered conditions in different categories. The length of the benefit suspension period varies by state. The benefit suspension period starts when a covered condition occurs. MetLife will not pay a benefit for another covered condition that occurs during this period if it is in a different category than the covered condition experienced at the start of the benefit suspension period. If a covered condition in a different category first occurs during the benefit suspension period, the next occurrence of that covered condition outside of the benefit suspension period will be treated as the first occurrence. The benefit suspension period does not apply within categories. In certain states, if more than one Covered Condition occurs on the same calendar day, MetLife will pay a benefit for only one of the Covered Conditions which occurred. The benefit MetLife will pay will be the highest amount that MetLife would have paid for any one of the Covered Conditions that occurred.

CI19. The Health Screening Benefit is not available in certain states. In some states, there is a separate mammogram benefit. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.

CI20. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.

CI21. 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.

CI22. In certain states, the Covered Condition is Severe Stroke.

CI23. Coma, Paralysis, Severe Burn, and Loss of: Ability to Speak; Hearing; Sight are not available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.

CI24. In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details. In some states, the condition is Major Organ Failure.

CI25. In certain states, the Covered Condition is Coronary Artery Disease.

CI26. 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.



Legal Plans Footnotes

LP1. CARAVAN survey conducted on behalf of MetLife Legal Plans, January 2020

LP2. Example based on the average amount of hours it would take, using the average hourly rate of \$370 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).

LP3. \$20 a month is based on the average cost of a legal plan, rates may vary.

LP4. Financial Planning Workshops are available through MetLife's PlanSmart Retirewise® Workshops program. MetLife administers the PlanSmart Retirewise® Workshops program but has arranged for specially-trained third party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart Retirewise/ through MetLife.

LP5. MetLife's 2020 Premature Death Study.

LP6. Rates may vary.

LP7. Example based on the average amount of hours it would take, using the average hourly rate of \$370 per hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).



Product Disclaimers

Use for VSP Choice: Benefits are underwritten by Metropolitan Life Insurance Company (MetLife), New York, NY. Certain claim and network administration services are provided through Vision Service Plan, Rancho Cordova, CA (VSP). VSP is not affiliated with MetLife or its affiliates. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

Use for Davis Vision: MetLife Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Davis Vision, Inc. ("Davis Vision"), a New York corporation. Davis Vision is part of the MetLife family of companies. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

Use for Superior Vision: MetLife Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Superior Vision Services, Inc. ("Superior Vision"), a Delaware corporation. Superior Vision is part of the MetLife family of companies. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

Use for 3.5 & 19 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. 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 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.

Use for 2.0 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. In most states, there is a 30 to 90 day waiting period after the effective date of coverage and a preexisting condition exclusion. In some states there is a Benefit Suspension Period between Covered Conditions in different categories or a limit on the Total Benefit payments per calendar year. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. Please contact MetLife for more information. 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.



Product Disclaimers

Use for 2.0/2.5/2.5 NY Situs 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. In most states, there is a preexisting condition exclusion. There is a Benefit Suspension Period between Recurrences. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. Please contact MetLife for more information.

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.

Use for 3.0 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 may vary by state. In most plans, there is a preexisting condition exclusion. In most states, after a covered condition occurs there is a benefit suspension period during which most plans do not pay recurrence benefits. Rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. A more detailed description of the benefits, limitations, and exclusions applicable to CII 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 or GPNP09-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

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Product Disclaimers

METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. There may be a preexisting condition limitation for hospital sickness benefits. MetLife's Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.

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.

