




2025 Voluntary Benefits Enrollment



2025 PSEA Voluntary Benefits Enrollment

Open Enrollment Dates:

- 2/3/25 – 2/14/25

Open Enrollment Benefits:

- MetLife Critical Illness
- MetLife Accident
- MetLife Hospital Indemnity
- MetLife Legal Insurance
- Manhattan Whole Life

Enrollment Website: <https://psea.e.paylogix.com>





Group Voluntary Insurance Benefits



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Group Voluntary Insurance Benefits

Agenda

Critical Illness

Accident

Hospital Indemnity

MetLife Legal



Supplemental Health

Supplemental Health Insurance – Key features

Critical Illness, Accident, and Hospital Indemnity Insurance



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}



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Critical Illness Insurance covers these conditions

Conditions

- Cancer
- Heart Attack
- Stroke
- Benign Brain Tumor
- Severe Burn
- Major Organ Transplant
- Coronary Artery Bypass Graft
- Coma
- Loss of: Ability to Speak; Hearing; Or Sight
- Paralysis
- Sudden Cardiac Arrest
- 7 Childhood Diseases
- 11 Infectious Diseases
- 11 Progressive Diseases



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Critical Illness Insurance – Initial benefit amount

You have a **choice** of
a \$15,000 or \$30,000
Benefit Amount

Your Total Benefit Amount
will be **7 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 a Member who elected a Benefit Amount of \$30,000 and has a Total Benefit Amount of 7 times (or 700%) of the Benefit Amount or \$210,000.

**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%.	\$180,000
Heart Attack ^{CI21} – second verified diagnosis, two years later	Recurrence Benefit payment of \$30,000 or 100%	\$150,000
Kidney Failure – first verified diagnosis, three years later	Initial Benefit payment of \$30,000 or 100%	\$120,000



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Critical Illness Insurance – Sample Rates

**\$15,000 Benefit
Non-Tobacco
42 Year-Old**

Type	Monthly
Member Only	\$12.15
Member + Spouse	\$18.45
Member + Children	\$15.15
Member + Spouse/Children	\$21.45

**\$30,000 Benefit
Non-Tobacco
42 Year-Old**

Type	Monthly
Member Only	\$24.30
Member + Spouse	\$36.90
Member + Children	\$30.30
Member + Spouse/Children	\$42.90



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Health Screening Benefit- Critical Illness

MetLife provides an annual Health Screening Benefit for taking one of the eligible screening/prevention measures.

Many tests typically performed during an annual physical may be covered, including:

Routine Health check-up

Mammogram

Colonoscopy

Stress test on bicycle or treadmill

Various Blood tests

Skin exam

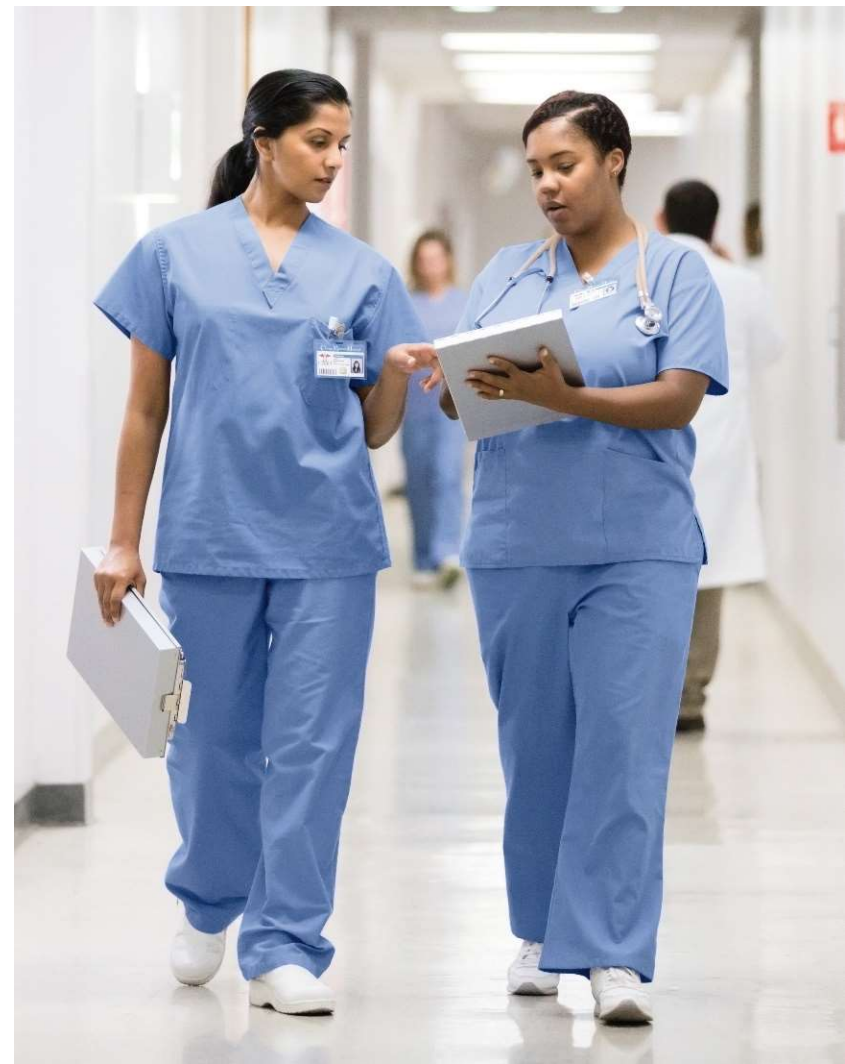
A1C test

Serum cholesterol test

Chest x-rays

Dental exam/oral cancer screening

Successful completion of smoking cessation program



Your Health Screening Benefit amount is: **\$50 per year per covered family member – for each plan you are enrolled in (Critical Illness and/or Hospital Indemnity)!**



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Critical Illness Insurance New Enhancements for 2025

Effective 4/1/25

- Total Benefit Amount Increased from 5 times the elected benefit amount to 7 times
- Initial Benefit Separation Period removed (was 30 days)
- Recurrence Benefit Separation Period and Treatment Free Period reduced to 30 days (was 90 days)
- Autism Benefit Added at 25% (\$3,750 with \$15,000 benefit and \$7,500 with \$30,000)
- Skin Cancer Benefit increased to 10% (was 5%)
- COVID added under Infectious Disease category
- **If you're already enrolled, these enhancements will be automatically added 4/1/25**



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Accident Insurance—Over 150 covered events^{AI7}

Here are just a few!



Injuries

- Fractures/Dislocations^{AI1}
- Concussion
- Coma
- Ruptured Disc
- Torn Cartilage in Knee
- Cuts/Lacerations
- Torn/Ruptured/Severed Tendon/Ligament
- Broken Tooth



Medical Services & Treatments

- Air/Ground Ambulance
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Transportation
- Therapy Services
- Pain Management
- Blood/Plasma/Platelets
- Inpatient Surgery
- Outpatient Ambulatory Surgery



Hospital^{AI2} – Accident

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

Accident Insurance – How it Works!



Kathy

Daughter suffers a concussion during a soccer game.

Care Received After Injury	Benefit Paid Low Plan	Benefit Paid High Plan
Ambulance (ground)	\$200	\$400
Emergency Care	\$150	\$200
Medical Testing	\$100	\$200
Concussion	\$200	\$400
Broken Tooth (repaired by crown)	\$90	\$180
Physician Follow-Up	\$40	\$60
Total Benefit — Accident Insurance	\$780	\$1,440

Accident Insurance - Rates

Low Plan

Type	Monthly
Member Only	\$5.01
Member + Spouse	\$9.11
Member + Children	\$10.66
Member + Spouse/Children	\$13.36

High Plan

Type	Monthly
Member Only	\$9.00
Member + Spouse	\$16.72
Member + Children	\$19.56
Member + Spouse/Children	\$24.25



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Hospital Indemnity Insurance

Here are the benefit types that provide payments...



Hospital – Accident and Sickness^{HI5}

- Admission ^{HI4}
- Confinement ^{HI4}
- Inpatient Rehabilitation Unit
- Newborn Confinement



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

- ICU Supplemental Admission
- ICU Supplemental Confinement



Other Benefits

- Health Screening Benefit^{HI7}

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 per calendar year ICU Supplemental Admission – \$500 per calendar year	Admission – \$1,000 per calendar year ICU Supplemental Admission – \$1,000 per calendar year
Confinement ^{HI4}	Confinement – \$100 a day, up to 30 days ^{HI10} ICU Supplemental Confinement – \$100 a day, up to 15 days	Confinement – \$200 a day, up to 30 days ^{HI10} ICU Supplemental Confinement – \$200 a day, up to 15 days
Inpatient Rehabilitation (Accident only)	\$100 per day, up to 15 days per accident or 15 days per calendar year	\$200 per day, up to 15 days per accident or 15 days per calendar year
Newborn Confinement (Newborn Nursery Care)	\$100 per day, up to 5 days	\$200 per day, up to 5 days
Health Screening Benefit ^{HI7}	\$50 once a year	\$50 once a year



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Hospital Indemnity Insurance – How it Works!



Bill

Gets in a car accident
on the way to work.

Covered Event	Benefit Amount Low Plan	Benefit Amount High Plan
Hospital Admission	\$500	\$1,000
ICU Supplemental Admission	\$500	\$1,000
Regular Hospital Confinement (3 days)	\$300	\$600
ICU Supplemental Confinement (1 day)	\$100	\$200
Total Benefit Payable	\$1,400	\$2,800

Hospital Indemnity Insurance- Rates

Low Plan

Type	Monthly
Member Only	\$11.61
Member + Spouse	\$26.42
Member + Children	\$19.13
Member + Spouse/Children	\$33.94

High Plan

Type	Monthly
Member Only	\$20.93
Member + Spouse	\$48.22
Member + Children	\$34.32
Member + Spouse/Children	\$61.61



Hospital Indemnity Insurance New Enhancements for 2025

Effective 4/1/25

- Increase the number of Confinement Benefit days to 30 (was 15)
- Increase Newborn Confinement Benefit to \$100/day for low plan; \$200/day for high plan (was \$25 and \$50)
- Remove Mental Health and Substance Abuse exclusions
- **If you're already enrolled, these enhancements will be automatically added 4/1/25**



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Questions?

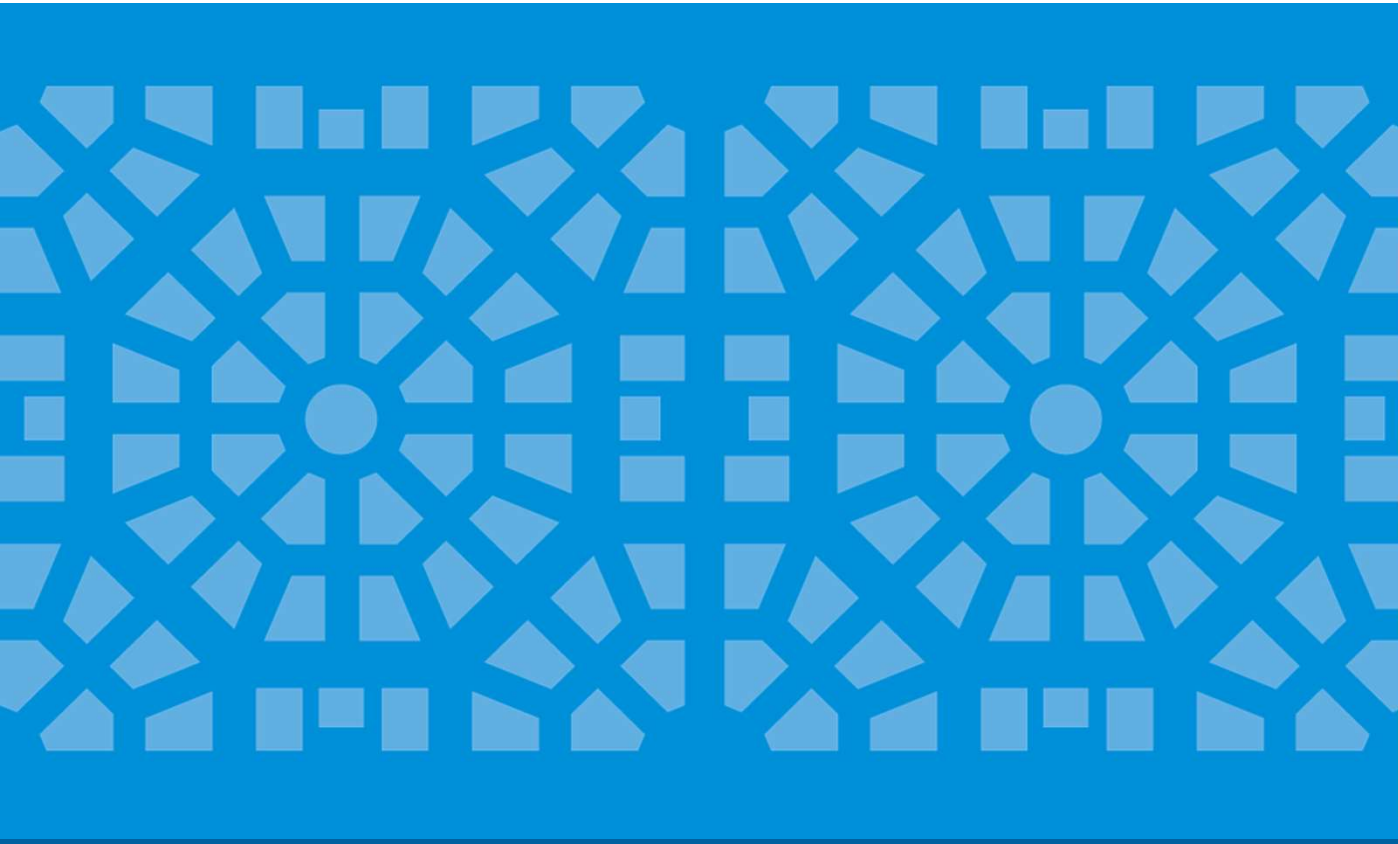
MetLife Critical Illness, Accident, Hospital Indemnity:

800-438-6388 Monday-Friday, 8am-8pm ET



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MetLife Legal Plans



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}



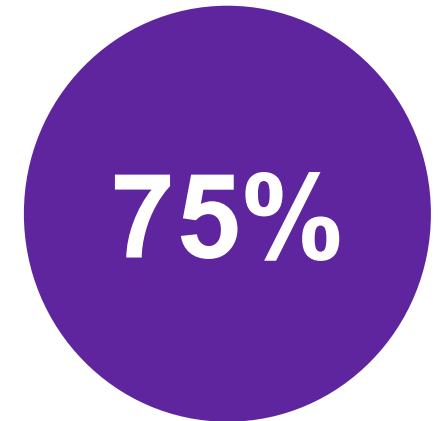
Cost Savings

The average hourly rate to see an attorney is \$370^{LP2}, compared to \$21.90 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}

Covered Service Categories:



Money Matters	<ul style="list-style-type: none"> • Debt Collection Defense • Identity Theft Defense • Negotiations with Creditors 	<ul style="list-style-type: none"> • Personal Bankruptcy • Promissory Notes 	<ul style="list-style-type: none"> • Tax Audit Representation • Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> • Boundary or Title Disputes • Deeds • Eviction Defense • Foreclosure 	<ul style="list-style-type: none"> • Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home 	<ul style="list-style-type: none"> • Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	<ul style="list-style-type: none"> • Codicils • Complex Wills • Healthcare Proxies • Living Wills 	<ul style="list-style-type: none"> • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> • Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	<ul style="list-style-type: none"> • Adoption • Affidavits • Conservatorship (Uncontested) • Demand Letters • Garnishment Defense • Guardianship (Uncontested) 	<ul style="list-style-type: none"> • Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Property Protection 	<ul style="list-style-type: none"> • Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> • Administrative Hearings • Civil Litigation Defense 	<ul style="list-style-type: none"> • Disputes Over Consumer Goods & Services • Incompetency Defense 	<ul style="list-style-type: none"> • Pet Liabilities • Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: <ul style="list-style-type: none"> • Deeds • Leases 	<ul style="list-style-type: none"> • Medicaid • Medicare • Notes • Nursing Home Agreements 	<ul style="list-style-type: none"> • Powers of Attorney • Prescription Plans • Wills
Traffic & Other Matters	<ul style="list-style-type: none"> • Defense of Traffic Tickets³ • Driving Privileges Restoration 	<ul style="list-style-type: none"> • License Suspension Due to DUI 	<ul style="list-style-type: none"> • Repossession

Services tailored for you

It's easy for you to get the legal help you need, whenever you need it



Get started

- Call us
- Go online
- Use the app
- Chat

Find/locate an attorney

- Call us
- Go online
- Use the app

Receive tailored legal assistance

- Call us or meet in-person
- Attorney e-Panel
- Court representation
- Self-help documents

You never have to worry about a legal bill;
all the billing is done between us and network attorneys¹

No:
Waiting period
Deductibles
Copays
Claim forms

1. When using a network attorney for a covered matter that does not have usage limitations.



Questions?

MetLife Legal Plans: 800-821-6400

Monday-Friday, 8am-8pm ET



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ADF# MULTI1825.18



ManhattanLife™

Standing By You. Since 1850.™

Whole Life Insurance

Pacific Services Employees Association



What is Covered?

Whole Life* Offers an opportunity to purchase long-term protection – individually owned and fully portable.

- Employee coverage \$5,000 to \$300,000
- Spouse stand alone coverage \$5,000 to \$50,000
- Child stand alone coverage \$5,000 to \$25,000



Plan Benefits Include:

Guaranteed Death Benefit	Accelerated Benefit for Terminal Illness
Guaranteed Cash Value	Accidental Death and Dismemberment
Loans available against cash value	Waiver of Premium

Policy M-00455 Underwritten by ManhattanLife Insurance and Annuity Company. This is not a complete disclosure of plan qualifications and limitations. Please refer to the certificate/policy for full benefit and limitation information.



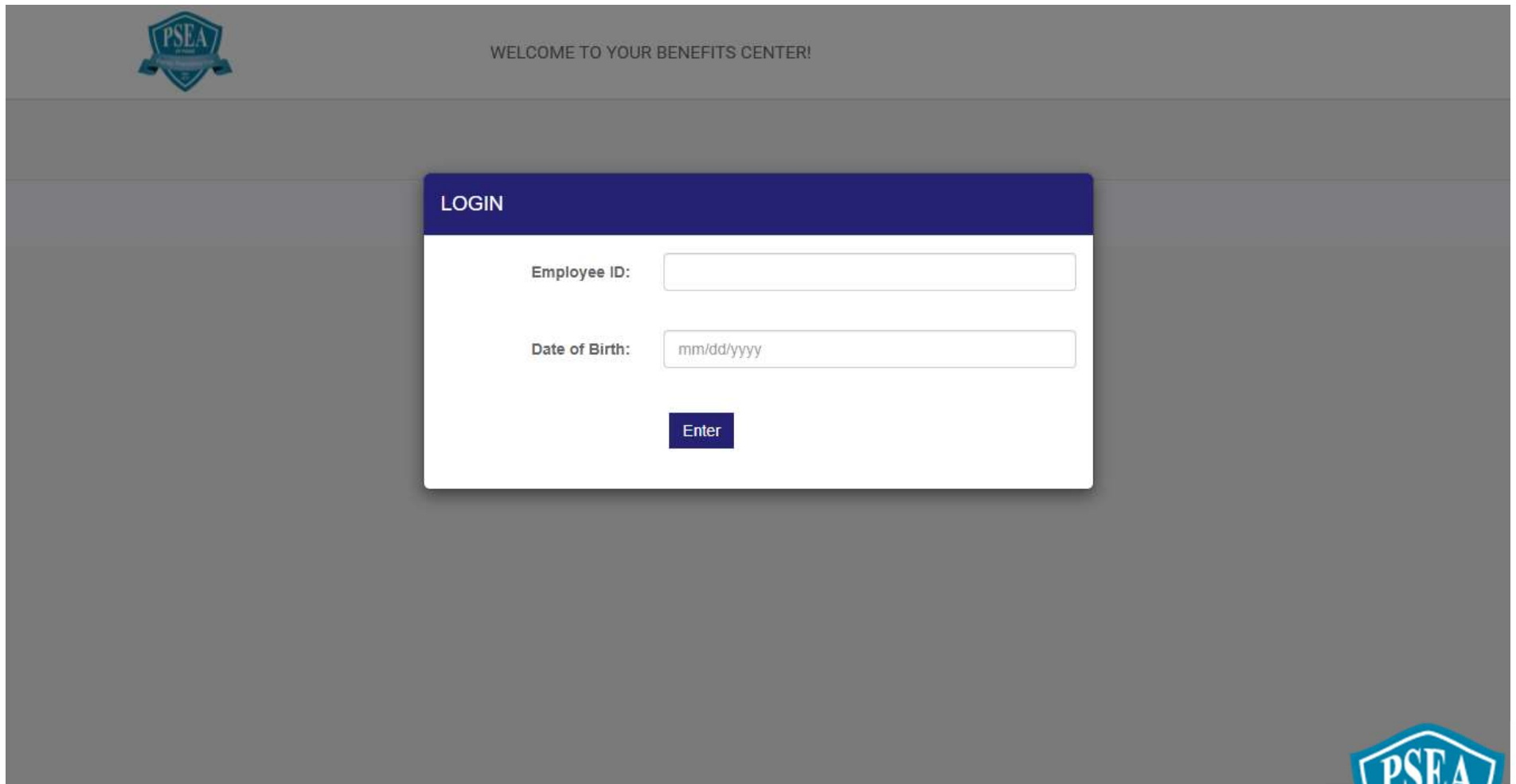
Guaranteed Issue Offer This Year

- **Up to \$25,000 for members**
- **Up to \$10,000 for spouse**
- **Up to \$10,000 for children**

Policy M-00455 Underwritten by ManhattanLife Insurance and Annuity Company. This is not a complete disclosure of plan qualifications and limitations. Please refer to the certificate/policy for full benefit and limitation information.

Enrollment!

<https://psea.e.paylogix.com>



The screenshot shows a web page with a dark grey background. At the top left is the PSEA logo. In the center, the text "WELCOME TO YOUR BENEFITS CENTER!" is displayed. Below this is a white login box with a dark blue header labeled "LOGIN". The form contains two input fields: "Employee ID:" and "Date of Birth:" with a placeholder "mm/dd/yyyy". A dark blue "Enter" button is positioned below the date field.

WELCOME TO YOUR BENEFITS CENTER!

LOGIN

Employee ID:

Date of Birth:

Enter





WELCOME TO YOUR BENEFITS CENTER!

[HOME](#) [HELP](#) [LOGOUT](#)

Benefits

Transactions

Documents

Profile

Hello,

CURRENT DEDUCTION SUMMARY

Monthly Total \$0.00

[Get Election Confirmation](#)



This is your personalized benefits center to help you and your family learn about your member benefits. You'll easily be able to manage your member benefits allowing you to get the most out of your association's programs.

For assistance with enrollment and any technical questions please email PSEAenrollment@moreton.com

For questions regarding specific programs, please contact the individual providers listed below.

ADDITIONAL PRODUCTS AVAILABLE:



MetLife - Group Accident Insurance

[ENROLL NOW](#)

Group Policy No: 0000254414
Provider: MetLife
Customer Service: (800) 438-6388

Accident insurance: why is it so important?

Accidents can happen when you least expect them. And while you can't always prevent them, you can help lessen the financial impact and try to make your recovery less stressful.

In the U.S., there are approximately 29.4 million trips to the emergency room annually due to injuries. 1These visits can be expensive—in fact, ER bills average around \$2,032 per visit,2and even seemingly small injuries can come with unexpectedly high hospital bills.

You may be thinking—that's why I have health insurance. But even the best medical plans may leave you with unexpected expenses like deductibles, copays, extra costs for out-of-network care, and non-covered services.

You can't plan for accidents, but you can try to handle them better by being financially prepared.

Time Remaining: 9 days, 9 hours, 6 minutes

Cost Monthly: \$5.01 - \$24.25



MetLife - Group Critical Illness Insurance

[ENROLL NOW](#)

Group Policy No: 0000254414
Provider: MetLife





Recap!

Open Enrollment Dates:

- **2/3/25 – 2/14/25**

Open Enrollment Benefits:

- **MetLife Critical Illness**
- **MetLife Accident**
- **MetLife Hospital Indemnity**
- **MetLife Legal Insurance**
- **Manhattan Whole Life**

<https://psea.e.paylogix.com>



Don't Forget!

Evergreen Programs:

- **Pet Insurance**



- **Member Purchase Program**





Related Footnotes & Disclosures

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

A11. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

A12. 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.

A15. 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.

A17. Covered services/treatments must be the result of an accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

A18. 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

*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.

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.

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-situed 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

[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.]

[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.]

[METLIFE'S ACCIDENT AND HOSPITAL INDEMNITY INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are 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 policies or their 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, if applicable. MetLife's Accident and Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. And, 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.]

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.]

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.

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