

Group Insurance Benefits



Accident, Hospital Indemnity, and Critical Illness Insurance

Key Features

Guaranteed issue coverage^{AH1}

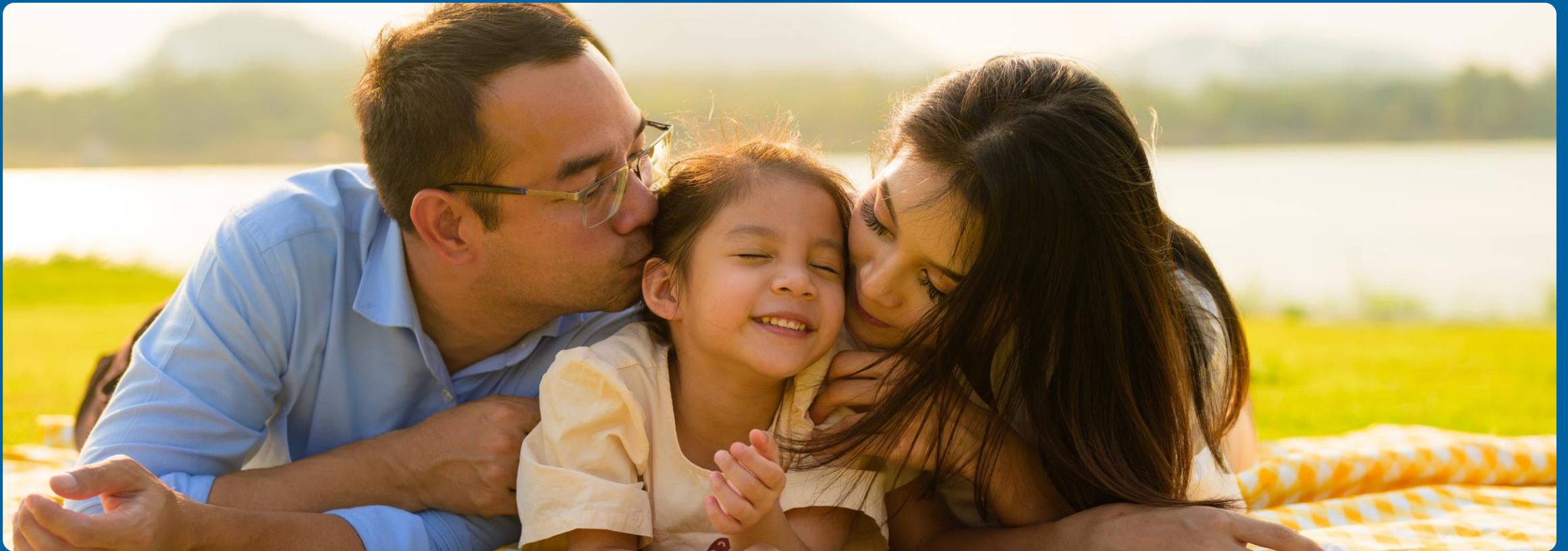
Payments are made directly to you to spend as you choose

Claims are paid fast – within 10 business days^{AH2}

Take coverage with you if you change jobs or retire^{AH3}



Accident Insurance



What is Accident Insurance

An accident can bring unexpected expenses

Key Features

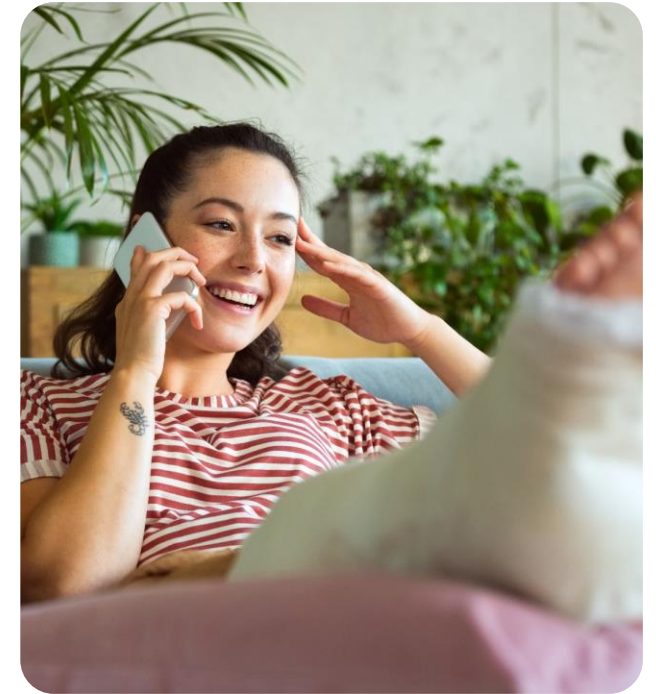
- **Coverage** for a wide variety of accidental injuries, including broken bones, concussions, dislocations^{A1} and second- and third-degree burns^{A2}
- **Payments made directly to you** to use as you choose
- **Supplement to your medical** insurance

Plan Highlights

- **Over 150 covered conditions** including Injuries, Medical Services and Treatment, Hospitalization, Accidental Death, Dismemberment, Loss and Paralysis
- **Hassle-free claims process** with no waiting periods. You may have a choice of plans to fit your budget and specific needs



Provides a lump-sum payment when a covered person has medical services and treatments related to accidental injuries.



Over 150 Covered Events^{A2}



Injuries

- Fractures/Dislocations^{A1}
- Concussion
- Coma
- Cuts/Lacerations
- Broken Tooth
- Eye Injuries



Hospital^{A3} – Accident

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



Medical Services & Treatments

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

Dismemberment, Loss & Paralysis

- Paralysis

Additional Benefits

- Lodging^{A4}

Accident Insurance

Covered conditions ^{A2}	Low Plan MetLife Accident Insurance pays you	High Plan MetLife Accident Insurance pays you
Injuries – 12 covered injury types	Ranging from \$15 – \$5,000 per injury	Ranging from \$25 – \$10,000 per injury
Medical services & treatment – 15 covered medical services & treatments	Ranging from \$15 – \$1,000 per medical service/treatment	Ranging from \$35 – \$1,500 per medical service/treatment
Hospital coverage^{A5} (due to an Accident)	\$1,000 (non-ICU) admission benefit per accident \$200 a day (non-ICU) confinement up to 365 days \$200 a day (ICU) confinement up to 365 days	\$2,000 (non-ICU) admission benefit per accident \$300 a day for non-ICU confinement up to 365 days \$300 a day for ICU confinement up to 365 days
Inpatient Rehabilitation	\$75 , up to 15 days per accident, 30 days per calendar year	\$150 , up to 15 days per accident, 30 days per calendar year
Additional benefits – Lodging ^{A4}	\$75 , up to 15 days per calendar year	\$100 , up to 15 days per calendar year

Hospital Indemnity



What is Hospital Indemnity Insurance

Coverage to help pay for expenses associated with hospitalizations

Key Features

- **Use services on the** date coverage is effective.
- **Take coverage with you** if you change jobs.
- **Enrollment is fast** and simple.

This plan provides benefits for hospitalization:

- **Admission to a Hospital^{H1}**
- **Hospital Stays**



Receive a lump-sum payment if you are admitted or confined to a hospital^{H1} due to a covered accident or sickness.

Hospital Indemnity

Compare the benefits under the Low- and High-Option plans

Covered conditions ^{H2}	Low Plan MetLife Hospital Insurance pays you	High Plan MetLife Hospital Insurance pays you
Hospital Coverage (Accident and Sickness ^{H3})		
Admission ^{H1}	Admission – \$500, 4 x per calendar year	Admission – \$1,000, 4 x per calendar year
Confinement	Confinement – \$50 a day, up to 31 days ^{H4}	Confinement – \$50 a day, up to 31 days ^{H4}

Critical Illness Insurance



What is Critical Illness Insurance

Even with the most comprehensive medical plan, these out-of-pocket expenses may not be covered

Key Features

- Provides a **lump-sum payment** upon diagnosis verification.
- There is **no waiting period** for services—you can begin using them immediately after coverage begins.
- You can receive **Initial and Recurrence Benefit**^{C1} payments.
- If you change jobs, you can **take your coverage with you**.^{C2}
- The **enrollment process only takes a few minutes**, and there are **no health questions**.
- **We guarantee your coverage** and the coverage of your family members.^{C3}



Critical Illness Insurance

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

Your Total Benefit Amount
will be **3 times** the Category
Benefit Amount you selected

In a single calendar year,
**you can receive payments
up to your Annual Benefit Amount**
(equal to your category benefit amount)^{C4}

Critical Illness Insurance covers these conditions

- Cancer^{C5}
- Heart Attack^{C6}
- Stroke^{C7}
- Coronary Artery Bypass Graft^{C10}
- Kidney Failure
- Major Organ Transplant^{C9}
- Alzheimer's Disease
- 22 Listed Conditions

**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..

Health Screening Benefit



MetLife provides an annual Health Screening Benefit^{AH4} for taking one of the eligible screening/prevention measures.

Your Health Screening Benefit amount is: **\$50**

Accident and Health simple claims process

MetLife
Group Products
Insurance Claim Form
Metropolitan Life Insurance Company

Important Instructions for Requesting Critical Illness and/or Cancer Benefits

- If this is an Initial Claim for an illness, please complete each section in its entirety. (An illness is not considered reported for as until a claim form is received).
- If this is an additional claim for an illness previously reported (i.e., initial claim previously submitted and additional services were incurred), no claim form is required. Please provide supporting documentation from the healthcare provider related to the critical illness for which a claim is being made.
- Include your claim number and/or certificate number on all pages of your submission.
- Please provide us with supporting documentation from the healthcare provider(s) related to the Critical Illness for which a claim is being made. The supporting documents MUST include 1) the diagnosis, 2) the date(s) of diagnosis, and 3) pathology reports, surgical notes, lab results, lab results, or medical records that support the diagnosis of the covered condition.
- Examples of medical documentation and information needed based on the patient's condition.

Important: Not all conditions listed below may be covered under your plan. Please refer to your certificate of insurance for a listing of the conditions that are covered.

Include the Following Medical Information With Your Claim

- Pathology Reports, Surgical Reports, MRI or CT or other imaging
- its, medical records that confirm a permanent neurological deficit
- ology Reports, Surgical Reports, TMM Stage Classification, office
- of signs, symptoms and

SECTION 1: Certificateholder Information (Please print or type clearly)

Certificateholder Name: First Name, Middle Initial, Last Name, Address, City, State, Zip, Telephone Number, Fax Number, Email Address

SECTION 2: Patient Information (Please print or type clearly)

Patient Name: First Name, Middle Initial, Last Name, Address, City, State, Zip, Telephone Number, Fax Number, Email Address

SECTION 3: Medical Information

1. Please provide us with the medical condition for which you are filing this claim. If you are filing for a critical illness, please provide us with the following information:

- 1.1. Date of diagnosis
- 1.2. Date of onset
- 1.3. Date of last medical examination
- 1.4. Date of last medical examination
- 1.5. Date of last medical examination

SECTION 4: Physician's Statement

Physician Name: First Name, Middle Initial, Last Name, Address, City, State, Zip, Telephone Number, Fax Number, Email Address

SECTION 5: Signature of Certificateholder

Signature of Certificateholder: First Name, Middle Initial, Last Name, Address, City, State, Zip, Telephone Number, Fax Number, Email Address

SECTION 6: Signature of Physician

Signature of Physician: First Name, Middle Initial, Last Name, Address, City, State, Zip, Telephone Number, Fax Number, Email Address

Opening a Claim

Call 1-800-GET-MET8 –or– go to <https://mybenefits.metlife.com> to get a claim form via email, fax or mail. To officially open the claim, you need to submit a fully completed claim form including the physician statement.

Processing a Claim

Within 3 days after receipt of a complete claims form including the physician statement, a Claims Acknowledgement Letter is mailed to you. An outbound call may be made to help collect any missing information.

Payment

Within 10 business days after receipt of a complete claims form, a “clean” claim is fully processed¹ and payment is issued to you or the designated beneficiary.

Experienced Customer Service Representatives are available to answer questions at any time throughout the claims process.

¹Ten business days applies to clean claims—a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber.

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 \$391,^{LP2} compared to \$20 a month for the legal plan^{LP3}



Increases Financial Security

Your whole family is covered for legal issues that arise.

75%

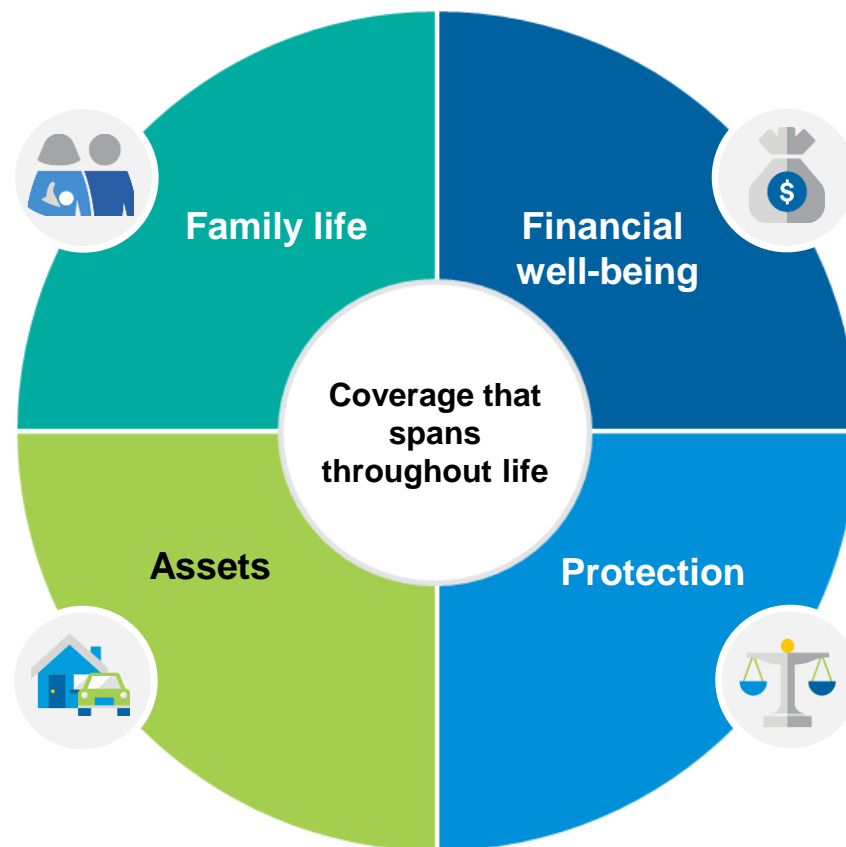
of working adults with a legal plan said they feel confident planning for today and the future^{LP1}

- 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

Helping you navigate life's planned and unplanned events

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

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



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

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

5 reasons real life needs real-time legal support



1. "Justice Needs and Satisfaction in the United States of America," The Hague Institute for Innovation of Law, 2021.
2. 2023 MetLife Legal Plans Legal Access Study.
3. Does not include DUI.

5 reasons real life needs real-time legal support (continued)



A nationwide Network of over 18,000
experienced attorneys

Having an attorney on your side isn't only for the rich and famous.
MetLife Legal Plans makes accessing the legal support you need simple.

4

Unlimited¹ use
for most covered matters for
employees, spouses, and
dependents



Guidance from attorneys
conveniently available online, over
the phone, and in person



No copays, deductibles,
or claim forms when using a
network attorney
for a covered matter



5



**MetLife Legal
Plans are designed
to fit your budget.**

The annual cost of
MetLife Legal Plans
is less than a single
one-hour consultation
with an attorney.²



Protect what's next with MetLife Legal Plans.

Get started today with estate planning and view our attorney network. Create your account at legalplans.com/why-enroll

1. Unlimited coverage for non-excluded services with in-network attorneys. For out of network attorneys, there is a fee reimbursement schedule. Participants must pay the difference between the scheduled reimbursement amount and the out-of-network attorney's actual charge for the services.
2. Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of \$20. The average hourly rate of \$391 for attorneys is based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021).

Legal needs are diverse, yet universal

The need for legal guidance spans situations and demographics:



Employees navigating student loans and debt issues



Those buying a home or starting a family



Caregivers navigating childcare needs, critical health issues, or eldercare challenges



LGBTQ+ employees seeking guidance about name changes or reproductive law



International employees needing help with immigration requirements



Women looking for personalized legal protection



Individuals facing potential bankruptcy or issues with creditors



Employees dealing with traffic tickets, identity theft, or civil litigation

67%

of employees have
experienced a
legal situation in
the past 5 years ¹

7%

sought legal
representation ¹

1. 2023 MetLife Legal Plans Legal Access Study.

Choice & convenience

Multi-channel and easy access to your legal plan



Client Service Center

The Client Service Center handles all your legal plan needs. Call to learn about your coverage, find and schedule with your attorney, ask questions about how to use the plan, and more.



24/7 digital experience

Access our online platform to search for an attorney and review coverages.



Ask an attorney

Email a legal question to our expert panel and receive a response from an attorney within 48 hours.



Online chat

Use our live chat feature to ask questions regarding finding an attorney, plan coverage, and more.

Additional online features

Attorney filters

Members can select a firm based on identity attributes such as **minority, veteran, or LGBTQ+ owned. Years of experience and international licenses are also available.**

Dependent access

Give spouses and dependents online access **to view the attorney network, access self-help documents, and more.**

Digital Estate Planning

Create wills, living wills, and powers of attorney online in **as little as 15 minutes.**

Self-help Library

Access 1,700+ documents so you can help yourself when you don't necessarily need a lawyer.

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}

Attorneys on your side

Our network represents a diverse professional group and is on par with national averages for diversity of attorneys.¹



Quality

All attorneys must meet a well-established selection criteria, complete training, and are subject to annual reviews.



Experience

Managing attorneys at network firms must have 8 years of experience and an expansive practice area. Attorneys in our network have an average of 25 years of experience.



Credibility

Our network is managed by licensed in-house attorneys who have a true understanding of law.



Access

A nationwide network of 18,000+ ensures your employees will always have local access wherever they are.

**Satisfaction with legal issues is much higher with legal representation:
77% satisfaction when using an attorney vs 61% satisfaction when not using an attorney²**

1. National Association for Law Placement, Inc. "Report on Diversity in U.S. Law Firms." 2023.
2. 2023 MetLife Legal Plans Legal Access Study.

What to expect when meeting with an attorney

1

You shouldn't need to bring anything to your appointment unless the attorney requests it.

2

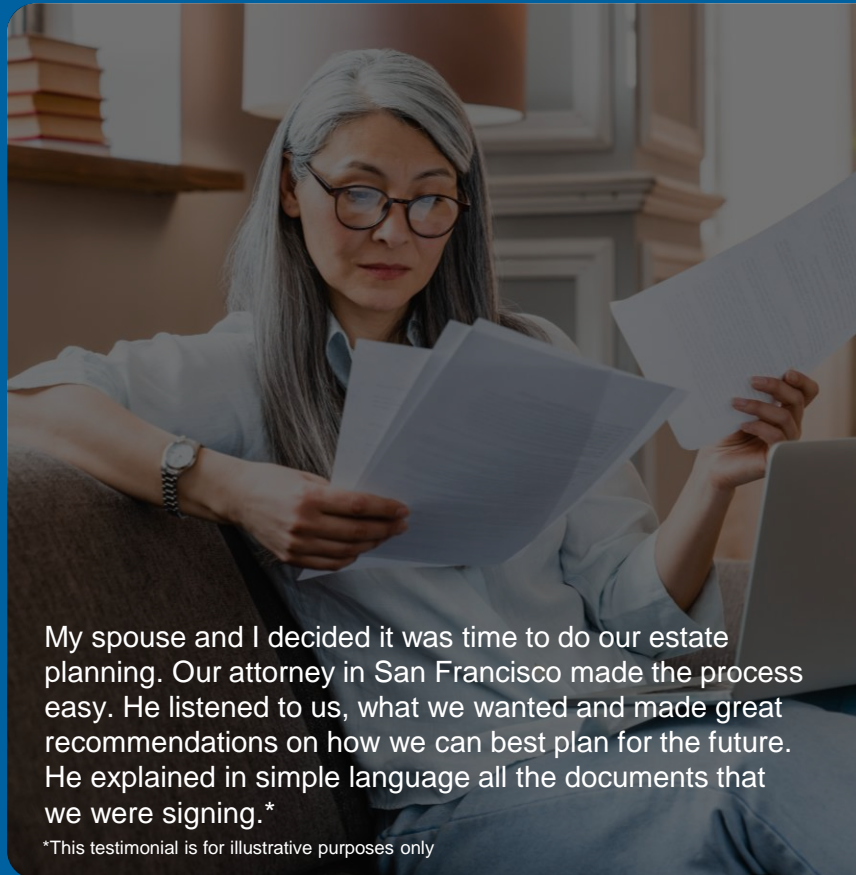
An attorney will discuss your legal issue (either over the phone or in person) and recommend a course of action.

3

During the meeting you may want to ask questions related to how the attorney will work with you.

We also cover **out of network services**. If you have an attorney you like that's not a part of our network, you can use him or her and be reimbursed based on a fee schedule.

Legal Plan in Action: Estate Planning



Example covered services	Benefit amount
Will ^{LP6}	\$391
Power of attorney	\$391
Living Will	\$391
Total	\$1,173
Average cost of a legal year per year ^{LP7}	\$240
Potential Savings^{LP8}	\$933

Pet Insurance





MetLife



Pet Insurance



The Importance of Pet Insurance

Help take the worry out of covering the cost of unexpected visits to the vet with your furry family members with MetLife Pet Insurance.

You may be able to cover up to 90%^{P1} of covered veterinary expenses from any licensed veterinarian, specialist or emergency clinic in the U.S.

\$

A small monthly payment
can help take the stress out
of paying vet expenses
down the road

\$\$\$

Average annual cost for a routine vet
visit is \$212 for a dog and \$160 for a cat;
and average annual cost for surgical vet
visit is \$426 for a dog and \$214 for a cat

2019-2020 APPA National Pet Owners Survey

24%

of pet parents have credit card or
personal loan debt to cover pet health
and vet costs

2019 Benefits Pro "Americans willing to spend
as much on pets' health care as their own"

6 in 10+

More than 6 in 10 pet owners said
their pet has had an emergency
medical expense

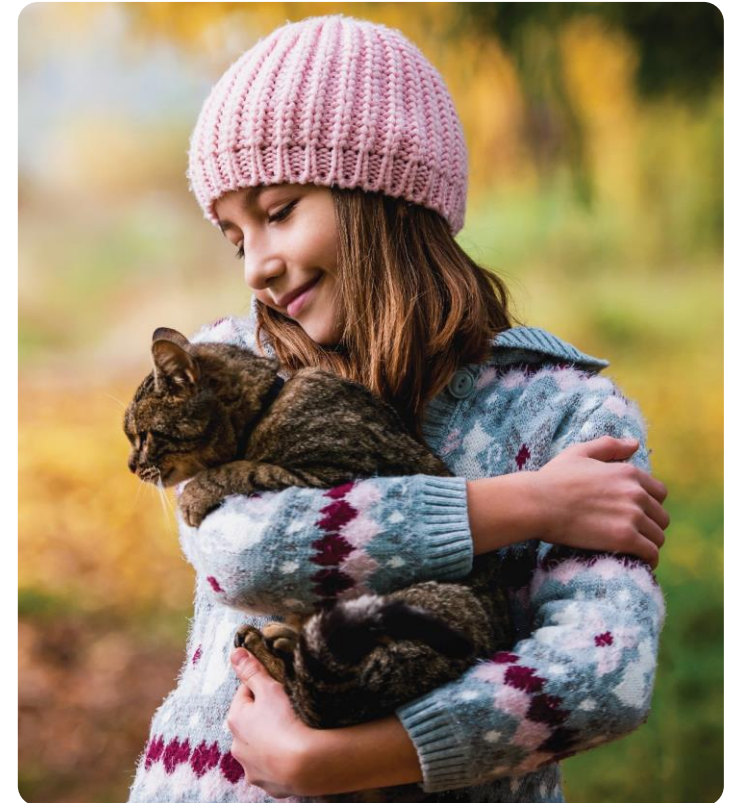
<https://www.lendingtree.com/personal/pet-financing/average-pet-debt/>

Pet Insurance

Key Features

With **MetLife Pet Insurance**, pet parents have the **power of choice** to customize their pet insurance to meet their needs.

- No breed exclusions
- No upper age limits
- No initial exam or previous vet records needed to enroll
- No per-incident or lifetime limits
- Group flexible coverage with up to 90% reimbursement^{P1} and the freedom to visit any U.S. licensed vet
- Optional Preventive Care coverage^{P2}
- 24/7 access to Telehealth Concierge Services – because accidents and illnesses don't always wait for your vet to be open
- Multi-channel support options with caring, knowledgeable representatives
- Discounts up to 30%^{P3} and additional offers on pet care, where available
- MetLife Pet mobile app makes it easy to submit and track claims and manage your pet's health and wellness.



Plan Highlights

Flexibility to select various levels of coverage, including optional Preventive Care^{P2} coverage, while also providing among the shortest wait periods for accident and illness coverage.^{P4}

\$500-unlimited

Levels of coverage^{P5}

\$0-\$2,500

Deductible options^{P6}

50%-90%

Various reimbursement percentages^{P1}

What does it cover?

- ✓ Accidental injuries
- ✓ Illnesses
- ✓ Exam fees
- ✓ Surgeries
- ✓ Medications
- ✓ Ultrasounds
- ✓ Hospital stays
- ✓ X-rays and diagnostic tests
- ✓ Hip dysplasia
- ✓ Hereditary conditions
- ✓ Congenital conditions
- ✓ Chronic conditions
- ✓ Alternative therapies
- ✓ Holistic care
- ✓ And much more!

The Claims Process



Select the coverage

that's best for you and your pet and enroll



Download our mobile app



Take your pet to the vet



Pay the bill



Send the bill and your claim documents for reimbursement via our mobile app, online portal, email, fax or mail



Receive reimbursement^{P1} by **check or direct deposit** if the claim expense is covered under the policy— **most claims are processed within 5 days**



Need help along the way? Our experienced, passionate pet advocates are available online or over the phone to assist with any questions you may have.

MetLife Pet Rewards Program

The MetLife Pet Rewards Program^{P11} helps you take care of your pet – and your wallet.



Complements pet insurance plans



Access to discounts on pet care purchases at select businesses

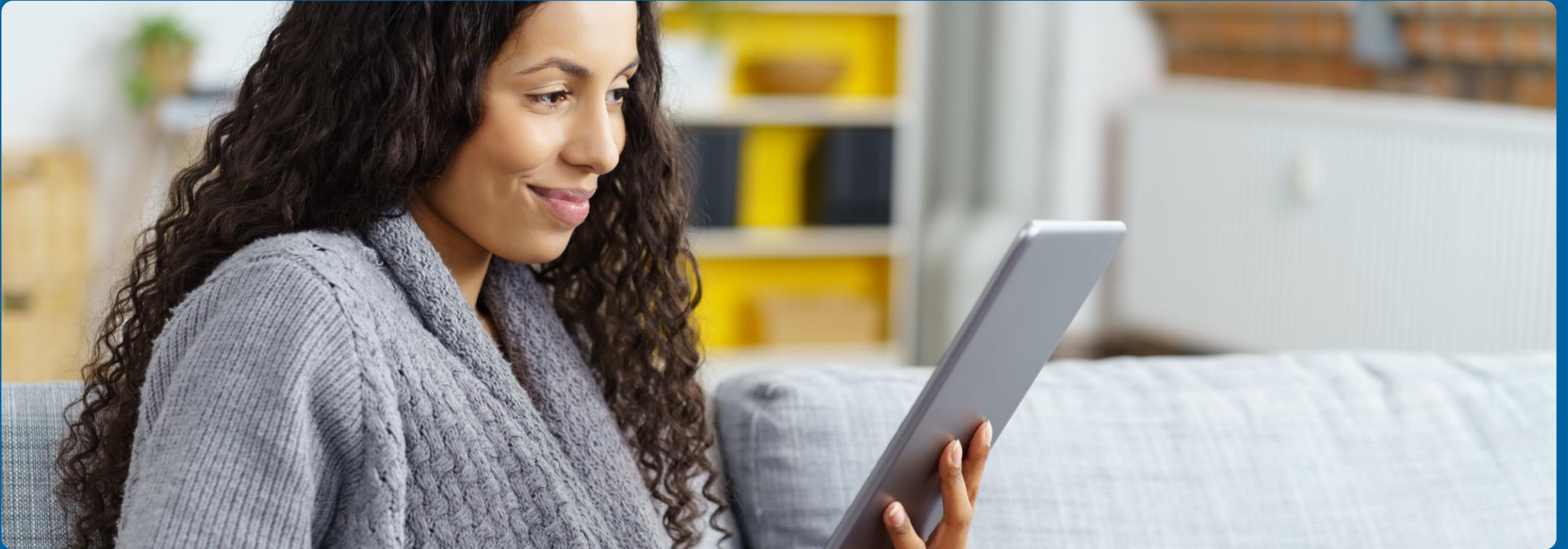


Reward offers are automatically added to policyholders' MyPets online account



Reward offers are added throughout the year, offering pet parents opportunities to save

Identity & Fraud Protection



Why is Identity & Fraud Protection so important?

We're doing more online than ever – making us more vulnerable to fraud and online threats.

The average consumer's digital activity



22

devices^{l1}



100

online passwords^{l2}



8+

hours /day online^{l3}

Cybercrime is on the rise.

Cyber thieves can attempt to open credit cards, obtain loans and more – all in your name.

2,000+

Fraud complaints the FBI receives daily^{l4}

\$10.3 Billion

Reported victim losses last year^{l4}

50%

Americans worried about their digital security, like having their personal data breached^{l1}

Proactive protection for your identity and finances, backed by fraud resolution experts



Financial Fraud Protection

Get near-real time alerts to new inquiries to your credit, suspicious transactions in your bank accounts, changes to your investment accounts, home or car title and more.



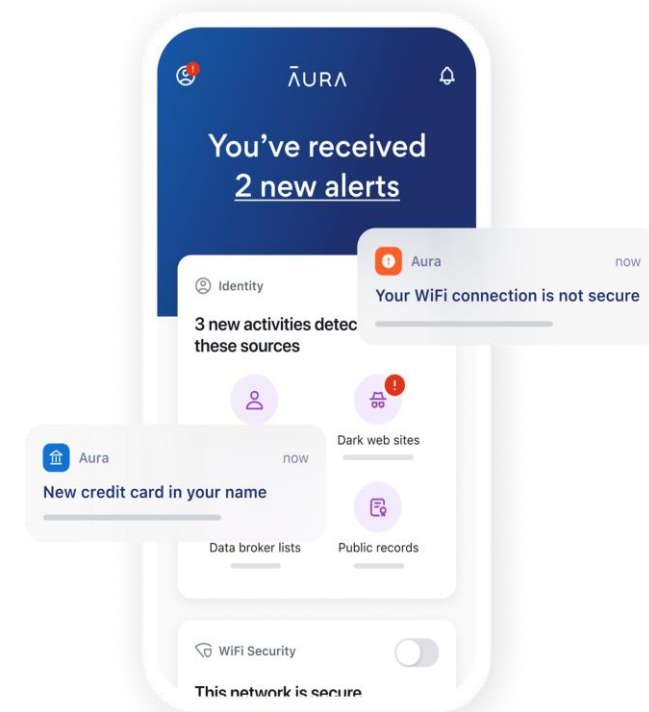
Identity Theft Protection

Keep your identity secure with extensive monitoring and alerts if threats to your personal info—like your accounts, credit, SSN, and IDs—are detected.



Help when you need it

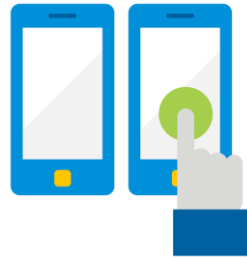
Plans include \$5 million identity theft insurance per adult member, 24/7 customer support, and white glove fraud resolution services.



Plus, digital safety tools to protect your privacy and online activity



With military-grade encryption, Wi-Fi Security (VPN) hide your IP address so you can surf the internet more privately and keep hackers at bay.



Hide your real email address with an email alias to prevent your email from being exposed in a breach and help block unwanted spam emails.



Detect and remove your personal info from data broker lists, people search sites and other online sources to reduce spam, robocalls & other unwanted solicitations.



Prevent sites from storing your data and tracking you online. Get anti-adware, anti-phishing, device/cookie tracking and more.

Tiered Plans to Fit Your Needs and Budget



Individual Coverage

Protection for the employee only

Family Coverage

Our inclusive definition of “Family” allows the employee to add up to 10 additional adults and unlimited minors to the plan.

Added members are **not** required to live in the same household.

^As a component of becoming an Aura Plan member, Consumers receive identity theft insurance through a group policy issued to Aura which is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, which is not an affiliate or subsidiary of MetLife. Checking & Savings Cash Recovery and 401(K) & HSA Cash Recovery are part of and not in addition to the Expense Reimbursement limit of liability. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

	Protection Plus Plan
Identity Theft Protection	
Personal Information and ID Monitoring	√
Online Account and Breach Monitoring	√
SSN Authentication Alerts	√
Criminal and Court Record Monitoring	√
Home Title and Address Monitoring	√
Financial Fraud Protection	
Credit Monitoring & Alerts	3 Bureaus
Monthly Credit Score	√
High Risk Transaction Alerts	√
3B Credit Report	√
One-Tap Experian Credit Lock	√
Transaction Monitoring	√
Privacy and Device Protection	
Data Broker List Removal	√
Wi-Fi Security/VPN	Unlimited Devices
Antivirus	Unlimited Devices
Password Manager	√
Safe Browsing	√
Email alias	√
Social Media Monitoring	√
Services and Support	
All-in-one Mobile Application	√
24/7/365 Customer Support	√
White Glove Resolution Services	√
\$5M ID Theft Insurance per adult^	√
Lost Wallet Protection	√



“We want to
keep our family
safe online...”

Blake family

The Internet poses plenty of digital security risks to families like the Blakes. The parents use their devices for online banking and shopping, while their kids spend time on social media and streaming videos.

MetLife Fraud & Identity Protection helps protect the entire family from identity theft, fraud and online privacy threats – all in one place. They enjoy peace of mind knowing VPN keeps their online activity private, and they’ll be alerted to potential cyberbullying or if any suspicious activity is detected.

FARMERS GROUPSELECT®





Farmers GroupSelect® Onsite Presentation

Why Farmers GroupSelect®?



Select from a broad range of products and services, offering the flexibility to fit individual needs and budgets.



Plus, get access to savings and discounts, all in one place!

Available policies



Auto



Home^{F1}



Landlord's
Rental Dwelling



RV



Renter's



Flood^{F2}



Bundled
Packages



Boat



Condo



Personal Excess
Liability



Motorcycle



And more!^{F3}

Others have **saved an average of \$661^{F4}** on auto insurance by switching.

Advantages for customers

Replacement cost for total loss coverage^{F5}

Repair or replace your car to its full value after a covered loss, sparing the burden of its depreciated value.

Replacement cost for special parts^{F6}

Repair or replace certain parts, regardless of their wear and tear condition at the time of the accident.

Replacement cost coverage on home^{F7}

Rebuild your home at today's rebuilding cost, even if that takes it over the policy's limit.

Replacement cost on contents^{F8}

Available to pay the cost to repair or replace covered items inside your home.

Blanket property limits^{F8}

Combines policy limits for your home and private structures to provide one total limit and more coverage.

Identity protection services^{F9}

Receive valuable assistance if ever you're the victim of identity theft.

Take advantage of savings and discounts

With Farmers GroupSelect[®], you have a wide range of policy options and access to savings and discounts, such as:



Employee group



Payroll deduction^{F10}



Multi-policy



Employee tenure^{F10}



Claim-free driving
rewards^{F11}

How customers are helped along the way



Safety tips and do-it-yourself
prevention tools



Optional guaranteed auto
repair program shops



Home repair contractor
service networks



Car rental reimbursement
during repair of covered
losses*

*subject to policy limits

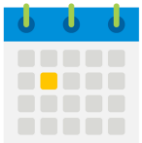


Roadside assistance



Windshield repair without
deductible, if repair possible

Questions? Need help or more info.?



Register with MyBenefits today!

www.metlife.com/mybenefits

Open Enrollment dates:
7/1/2025- 7/15/2025



**Visit: Fidelity Net
Benefits@www.401k.com**



**Call:
1-800-GET-MET8 (1-800-438-6388)**

Mondays - Fridays, 8 a.m. – 9 p.m., ET
Saturdays - Sundays, 10 a.m. – 7 p.m., ET

**Identity & Fraud Protection
1-844-931-2872**

**MetLife Legal Plan
1-800-821-6400**

Mondays - Fridays, 8 a.m. – 8 p.m., ET

members.legalplans.com

**Auto and Home Insurance
1-800-438-6381**
or speak to a local agent

Pet Insurance

1-800-438-6388

Mondays - Fridays, 8 a.m. – 9 p.m., ET
Saturdays - Sundays, 10 a.m. – 7 p.m., ET

Thank you.

Footnotes and disclosures

Footnotes and disclosures

AH1. 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 Accident Insurance, children may be covered to age 26 and there are benefit reductions that may begin at age 65.

AH2. 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.

AH3. 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.

AH4. The Health Screening Benefit is not available in all states.

Footnotes and disclosures

A1. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

A2. 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.

A4. 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.

A5. The Hospital Sickness benefit may not be available in all states.

A6. 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.

Footnotes and disclosures

*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.

H1. 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.

H2. 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.

H3. There is a preexisting condition exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

H4. When plan includes an Admission benefit, Confinement begins on Day 2.

Footnotes and disclosures

C1. 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.

C2. 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.

C3. 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 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 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.)

C4. The insured is eligible to receive payments up to his/her Annual Benefit Amount, which is equal to the Category Benefit Amount, during any single calendar year. Once 100% of this annual benefit amount has been paid, the insured will not be eligible to receive additional payments until the next calendar year.

C5. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.

C6. 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.

C7. In certain states, the Covered Condition is Severe Stroke.

C8. [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.

C9. 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.

C10. In certain states, the Covered Condition is Coronary Artery Disease.

Footnotes and disclosures

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 \$391 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021).

Footnotes and disclosures

P1. Reimbursement options include: 50%, 70%, 80% and 90%. Pet age restrictions may apply.

P2. Not available for exotic pets.

P3. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.

P4. Accident and optional Preventive Care coverage begins on midnight EST of the effective day of your policy is compared to a wait time of 2 to 15 days for many competitors; Illness coverage begins 14 days from the effective day of your policy compared to 14 to 30 days for many competitors. Based on a January 2023 review of publicly available summary information. Competitors did not furnish copies of their policies for review. If you have questions about a particular competitor's policy or coverage, please contact them or their representative directly.

P5. Annual limit options range from \$500 - \$25,000 in \$1,000 increments. Unlimited benefit option subject to availability. Pet age restrictions may apply. Unlimited option not available for exotic pets. The maximum annual limit offered for exotic pet coverage is \$10,000.

P6. Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500. For exotic pets, deductible options are \$0-\$2,500.

Footnotes and disclosures

- I1. Connectivity and Mobile Trends Survey, Deloitte US (<https://www2.deloitte.com/us/en/pages/about-deloitte/articles/press-releases/connectivity-and-mobile-trends.html>), Accessed June 2023.
 - I2. How Many Passwords Does The Average Person Have in 2023? IncrediTools (<https://increditools.com/how-many-passwords-does-the-average-person-have/>), Accessed June 2023.
 - I3. Average time spent per day with digital media in the United States from 2011 to 2024 (<https://www.statista.com/statistics/262340/daily-time-spent-with-digital-media-according-to-us-consumers/>), Accessed June 2023.
 - I4. Federal Bureau of Investigation Internet Crime Report 2022 (https://www.ic3.gov/Media/PDF/AnnualReport/2022_IC3Report.pdf), Accessed July 2023.
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^ As a component of becoming an Aura Plan member, Consumers receive identity theft insurance through a group policy issued to Aura which is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, which is not an affiliate or subsidiary of MetLife. Checking & Savings Cash Recovery and 401(K) & HSA Cash Recovery are part of and not in addition to the Expense Reimbursement limit of liability. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

*The examples on these slides are hypothetical examples and are used for illustration purposes only. Your particular needs may vary.

No one can prevent all identity theft or monitor all transactions effectively.

Aura is a product of Aura Sub, LLC. Aura Sub, LLC. is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.

Farmers GroupSelect® footnotes and disclosures

F¹Home insurance has limited availability in MA and is not part of the Farmers GroupSelect® offering in FL or CA.

F²Flood insurance is underwritten by Farmers GroupSelect as a “Write Your Own” carrier participating in the National Flood Insurance Program (NFIP), a program administered and 100% reinsured by the federal government. Insurance provided through the National Flood Insurance Program (NFIP) is managed by the federal government, so no group discount is available.

F³Availability of products and features are based on Farmers GroupSelect’s guidelines and state rate and rules filings.

F⁴Savings based on the average nationwide annual savings in 2022 reported by new customers who called the Farmers GroupSelect call center, switched to a Farmers® branded auto policy issued through the Farmers GroupSelect program, and realized savings. Potential savings vary by customer state, and product. Statistics do not reflect sales of products sold on Agent360®.

F⁵Applies to a total loss with a brand-new auto within the first year or 15,000 miles (whichever occurred first). Subject to deductible.

F⁶Not available in all states. This coverage does not apply to theft of tires or batteries, unless the entire vehicle were stolen. Subject to deductible.

F⁷Coverage A PlusSM may not be available in all states. Coverage is subject to requirements listed in the policy. Customers should consult their policies or agents for coverage availability and restrictions. Subject to deductible.

F⁸State restrictions and limitations may apply. Subject to deductible.

F⁹Identity protection services are not available to auto customers in NC or NH nor with all policy forms. Identity protection services are available in NC homeowners’ policies with the optional “Identity Theft Expense and Resolution Plus” endorsement for an additional premium.

F¹⁰Not available in all states.

F¹¹Not available in all states. NY drivers must pay state-mandated minimum deductible before using this benefit. Benefit can be earned for up to 5 years, up to \$250 in total rewards.

Underwritten by Farmers Property and Casualty Insurance Company, Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Licenses: www.farmers.com/companies/state/. Coverage outside this program without group, payroll deduction, and employment tenure discounts may still be available for qualified applicants from companies affiliated with Farmers. 6831203.1

MetLife, MetLife Legal Plans, MetLife Dental, Aura, and Farmers GroupSelect operate independently and are not responsible for each others’ financial obligations

Product Disclaimers : *Accident*

[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.

Product Disclaimers : *Hospital Indemnity*

[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.]

Product Disclaimers : *CII*

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.]

Product Disclaimers : *MetLife Legal Plans*

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.

Product Disclaimers : *Aura*

No one can prevent all identity theft or monitor all transactions effectively.

Aura is a product of Aura Sub, LLC. Aura Sub, LLC. is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.