

Group Plan # 219246**Basic Term Life and Accidental Death and Dismemberment (AD&D) Life Insurance – Life Multiples of Salary 1x ABE****Effective June 1, 2024 – May 31, 2025**

Contact MetLife to report a claim or for claim status updates **(877) ADPTS01** or **(877) 237-8701** Monday through Thursday 8:00 a.m. to 8 p.m. and Friday 8:00 a.m. to 5 p.m. ET – **reference ADP TotalSource as your Employer.**

Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance

Your employer provides you with 100% employer paid Basic Term Life and AD&D insurance coverage in the amount of 1 times your Annual Basic Earnings (ABE), rounded to the next higher \$1,000, to a maximum amount of \$750,000*.

Accidental Death & Dismemberment coverage provides benefits beyond your disability or life insurance for losses due to covered accidents — including while commuting, traveling by public or private transportation and during business trips. MetLife's AD&D insurance pays you benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, third degree burn, or brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

Basic Term Life and AD&D coverages will reduce as follows:

- At age 65 your benefit will be reduced to 65% of the benefit amount
- At age 70 your benefit will be reduced to 50% of the benefit amount
- At age 75 your benefit will be reduced to 35% of the benefit amount
- At age 80 your benefit will be reduced to 20% of the benefit amount
- At age 85 your benefit will be reduced to 10% of the benefit amount
- At age 90 and above your benefit will be reduced to 5% of the benefit amount

If you are under age 65, any applicable reduction will be effective on June 1 following the date you attain age 65. If you are 65 or older when you first become eligible for coverage, the applicable reduction will be applied to the amount of your Basic Term Life and Accidental Death & Dismemberment insurance on the effective date of your insurance. Refer to your certificate of coverage for specific details.

*Employer-paid life insurance over \$50,000 is subject to imputed income; employees will be taxed on the value of the benefit exceeding this amount.

Eligibility Requirements

- All Eligible Full-Time and Part-Time worksite employees working at least 30 hours per week.**
- Worksite employees covered under the Hawaii Pre-Paid Act are eligible working a minimum of 20 hours per week.
- An active worksite employee must first fulfill their probationary period. This is determined by the worksite employer.
- A worksite employee must be Actively at Work on the coverage begin date; otherwise, coverage will only begin once the worksite employee is back to work for one full day.

**The following types of workers are not eligible – temporary employees, seasonal employees, leased employees, independent contractors, individuals whose compensation for services are reported on IRS Form 1099, and individuals in full-time active military service.



Group Plan # 219246**Basic Term Life and Accidental Death and Dismemberment (AD&D) Life Insurance – Life Multiples of Salary 1x ABE****Effective June 1, 2024 – May 31, 2025****Covered Losses**

This AD&D insurance pays benefits for covered losses that are the result of an accidental injury or loss of life. The full amount of AD&D coverage you select is called the “Full Amount” and is equal to the benefit payable for the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount and will be listed in your coverage in a table of Covered Losses. Such losses include loss of limbs, sight, speech and hearing, various forms of paralysis, third degree burn, brain damage and coma. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

Covered Losses	Percent of Full Amount
Life	100% of Full Amount
Hand or Foot	50% of Full Amount
Arm or Leg	75% of Full Amount
Sight of one eye	50% of Full Amount
Combination of a hand, foot, sight of one eye	100% of Full Amount
Loss of thumb & index finger of same hand	25% of Full Amount
Speech & hearing	100% of Full Amount
Speech or hearing	50% of Full Amount
Paralysis of both arms and both legs	100% of Full Amount
Paralysis of both legs	50% of Full Amount
Paralysis of the arm & leg on either side of the body	50% of Full Amount
Paralysis of one arm or leg	25% of Full Amount
Brain Damage	100% of Full Amount
Coma	For a maximum duration of 12 months: 5% monthly beginning on the 7th day of the Coma for the duration of the Coma up to 11 months followed by 45% in the 12th month
Third Degree Burn	A % of Full Amount equal to the percentage of body surface suffering third-degree burns

Standard Additional Benefits Include:

Some of the standard additional benefits included in your coverage that may increase the amounts payable to you and/or defray additional expenses that result from accidental injury or loss of life are:

- Air Bag Use
- Seat Belt Use
- Common Carrier Benefit
- Child Care Benefit
- Child Education Benefit
- Spouse Education Benefit



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- COBRA Continuation Benefit
- Repatriation Expense Benefit
- Workplace Felonious Assault Benefit
- Home & Vehicle Access Alteration Benefit

What Is Not Covered by AD&D?

AD&D insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained or from food poisoning; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or active participation in a riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self-preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

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

About Your Coverage Effective Date

You must be Actively at Work on the date your coverage becomes effective.

If Actively at Work requirements are met, coverage will become effective once you are back to work for one full day following the receipt of your completed application for all requests that do not require additional medical information. A request for your amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of the date that notice is received that MetLife has approved the coverage or increase if you meet Actively at Work requirements on that date, or the date that Actively at Work requirements are met after MetLife has approved the coverage or increase.

Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) other than your employer for your Basic Term Life coverage, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary. Be sure to designate your beneficiaries for every life plan enrollment.



Group Plan # 219246**Basic Term Life and Accidental Death and Dismemberment (AD&D) Life Insurance – Life Multiples of Salary 1x ABE****Effective June 1, 2024 – May 31, 2025****Once Enrolled, You have Access to MetLife AdvantagesSM — Services to Help Navigate What Life May Bring****Grief Counseling¹****To help you, your dependents, and your beneficiaries cope with loss**

You, your dependents, and your beneficiaries have access to grief counseling¹ sessions and funeral related concierge services to help cope with a loss — at no extra cost. Grief counseling services provide confidential and professional support during a difficult time to help address personal and funeral planning needs. At your time of need, you and your dependents have 24/7 access to a work/life counselor. You simply call a dedicated 24/7 toll-free number to speak with a licensed professional experienced in helping individuals who have suffered a loss. Sessions can either take place in-person or by phone. You can have up to five face-to-face grief counseling sessions per event to discuss any situation you perceive as a major loss, including but not limited to death, bankruptcy, divorce, terminal illness, or losing a pet¹. In addition, you have access to funeral assistance for locating funeral homes and cemetery options, obtaining funeral cost estimates and comparisons, and more. You can access these services by calling **1-888-319-7819** or log on to one.telushealth.com (Username: metlifesupport; Password: assist).

Download this helpful Funeral Planning Guide at <https://www.metlife.com/funeralplanning/funeral-guide/>.

Estate Resolution Services^{SM 2}**Personal service and compassion assistance to help probate your and your Spouse's/Domestic Partner's estates.**

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

Total Control Account³**For immediate access to death proceeds**

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



Group Plan # 219246**Basic Term Life and Accidental Death and Dismemberment (AD&D) Life Insurance – Life Multiples of Salary 1x ABE****Effective June 1, 2024 – May 31, 2025****WillsCenter.com⁴****Self-service online legal document preparation**

Worksite employees and Spouses/Domestic Partners have access to WillsCenter.com⁴, an online document service to prepare and update a will, living will, power of attorney, funeral directive, memorandum of wishes or HIPAA authorization form in a secure 24/7 environment at no additional cost. This service is available with all life coverages. Log on to www.willscenter.com to register as a new user.

Portability**So you can keep your coverage even if you leave your current employer**

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

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

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

Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at **1-888-252-3607** for more information.

Additional Features

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

Accelerated Benefits Option⁵**For access to funds during a difficult time**

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

The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g))⁵.



Group Plan # 219246**Basic Term Life and Accidental Death and Dismemberment (AD&D) Life Insurance –
Life Multiples of Salary 1x ABE****Effective June 1, 2024 – May 31, 2025****Conversion****For protection after your coverage terminates**

You can generally convert your group term life insurance benefits to an individual whole life insurance policy if your coverage terminates in whole or in part due to your age, retirement, termination of employment, or change in employee class. Please note that conversion is not available on AD&D coverage. If you experience an event that makes you eligible to convert your coverage, please call **1-877-275-6387** to begin the conversion process.

Waiver of Premiums for Total Disability (Continued Protection)**Offering continued coverage when you need it most**

If you become Totally Disabled, you may qualify to continue Basic Term Life insurance. You may also be eligible for waiver of your Basic Term Life insurance premium until you reach age 65, die, or recover from your disability, whichever is sooner. Waiver of premium does not apply to AD&D insurance.

Total Disability or Totally Disabled means you are unable to perform the material duties of your regular job and any other job for which you are fit by education, training or experience due to injury or sickness. The Total Disability must begin before age 60, and your waiver will begin after you have satisfied a 6-month waiting period of continuous disability. The waiver of premium will end when you turn age 65, die, or recover.

¹ Grief Counseling services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire

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with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.

² Estate Resolution Services are offered by MetLife Legal Plans, Inc. Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

³ Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

⁴ WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

⁵ The Accelerated Benefits Option are intended to qualify for favorable federal tax treatment, in which case the benefits will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

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

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminates, when your employment ceases, when your Life and AD&D contributions cease, or upon termination of the group contract. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please visit the ADP TotalSource website for costs and complete details.



Basic Group Life Insurance and AD&D

Continue to be there for your loved ones with Life Insurance.

Life Insurance helps to provide a more financially secure future.

■ Life moments ■ Tuition ■ Mortgage or rent

What are Basic Group Life and Accidental Death & Dismemberment insurance and what is required to file a claim?

These are 100% employer paid¹ coverages to help protect your family and finances in the event something happens to you. For many people, it helps ensure that if something unforeseen should happen, short and long term financial obligations could be met. It's important to take steps to make sure your family would be financially prepared if you were no longer there to handle expenses.

Accidental Death & Dismemberment (AD&D)² benefits can provide financial security should a sudden, covered accident take your life or cause you serious loss or harm. This coverage complements your life insurance coverage and helps protect you 24 hours a day, 365 days a year.

Q. How is the benefit amount calculated and rounded for plans based on multiples of earnings?

- A. Your Basic Annual Earnings is multiplied based on your benefit amount (1X, 1.5X, 2X, 2.5X, 3X, 4X, 5X, or 6X) and rounded to the next higher \$1,000.

Example:

Basic Annual Earnings is \$53,400 and your benefit amount is 2 X your ABE.

Calculation: $\$53,400 \times 2 = \$106,800$ (*Age reduction did not apply in example*)

The benefit amount would be \$107,000 after it was rounded to the next higher \$1,000.

Q. Is there a Basic Life and AD&D plan maximum?

- A. The Basic Life and AD&D plan maximum is \$750,000 for multiple of salary plans, and the Basic Life and AD&D plan maximum is up to but not exceeding, \$500,000 for flat plans.

Q. Does either Basic Life or AD&D policy require evidence of good health?

- A. No, Statement of Health is not required.

Basic Group Life Insurance and AD&D**Q. Can I have multiple Employer paid group life insurance policies?**

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

Q. If I am on a multiple of salary plan, how are my earnings defined to determine benefit amount?

A. Earnings do not include commissions, awards, bonus tips, draw, targeted pay, incentive pay, fringe benefits or other forms of compensation not listed here.

Q. Who do I call for assistance?

A. You may reach MetLife directly at **877-ADPTS01** or **(877-237-8701)** and talk with a benefits consultant. Or visit our website: mybenefits.metlife.com/ADPTotalSource.

Q. How do I elect or change a beneficiary?

A. To elect or change a beneficiary, log onto ADP TotalSource or contact ADP TotalSource at 1-800-554-1802.

Q. Can I make my employer my beneficiary?

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

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

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

Q. How is the Basic Life death benefit paid if my Beneficiary is a Minor?

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

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

A. If there is no designated beneficiary on file or a named beneficiary predeceases the worksite employee, benefits will be paid in accordance with the Facility of Payment provision in the group policy or group insurance certificate as follows:

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

Q. What happens to my Basic Life and AD&D benefits if my employment terminates?

A. Worksite employees may port or convert their life coverage and may port some of their AD&D coverage if they are terminated regardless of health status. Coverage may be continued by contacting Transition Solutions **(877) 275-6387**.

Basic Group Life Insurance and AD&D

Q. What is Conversion?

A. Converted insurance is an individual, whole-life, level-premium plan. In order to convert the Group Life Policy, a written application must be made for an individual policy; and the first premium must be paid within 60 days after cessation of insurance. Conversion rates are based on your age at time you convert. Conversion is not available for the Accidental Death and Dismemberment (AD&D) coverage.

Q. What is Portability³?

A. Portability allows for a worksite employee to retain their coverage with MetLife directly after they terminate with ADP TotalSource. A worksite employee can port their Life coverage and their Accidental Death portion of the Accidental Death and Personal Loss (AD&PL) coverage. In order to port the group Life coverage, a written application must be submitted. The first premium must be paid within 60 days after cessation of insurance. Portability is not available if, at the time of termination, the worksite employee was not considered Actively at Work.

Q. What is Premium Waiver?

A. Waiver of Premium applies to worksite employees who are unable to perform any and all occupational duties due to injury or sickness. The following provisions apply:

- There is a 6-month waiting period;
- The worksite employee must be disabled prior to the age of 60 and benefits will terminate at the earlier of age 65, the date of death, or recovery from your disability;
- Proof of continuing disability must be provided during waiting period and annually thereafter; once approved, future premium is waived;
- Notification must be received within 12 months of the date Life benefits ended;
- Plan's standard reduction formula applies;
- Conversion / Portability can be offered when coverage ends.

Q. What is Assignment of Coverage?

A. An absolute assignment of Basic Life and AD&D insurance is the irrevocable transfer by an assignor (e.g., the insured) to an assignee of all rights, title, interest and incidents of ownership, both present and future, relating to the assigned coverage. Accidental Death & Dismemberment coverage is never assignable to viatical settlement providers, however, can be assigned to an Individual or Trust.

This means that the assignor transfers ownership of his/her coverage to another party and cannot regain control of the coverage unless that party agrees.

Assignment can be made to anyone other than the employer. Assignments by the worksite employee can be made to the following:

Individual: An individual or entity who absolutely assigns all rights, title, interest, and incidents of ownership of an insured's life insurance coverage. The assignor is the owner of the coverage.

Trust: An individual or entity who absolutely assigns all rights, title, interest, and incidents of ownership of any insured's life insurance to a Trust.

Basic Group Life Insurance and AD&D

Viatical: An individual or entity that pays a viator/assignor a percentage of the face amount of the certificate as consideration for the assignment. A viator/assignor who is terminally or chronically ill insured who absolutely assigns all rights, title, interest, and incidents of ownership of his/her life insurance coverage to a viatical settlement provider.

Collateral: An individual assigns coverage to a bank or other lending institution the Life proceeds to secure a loan.

Reassignment: An absolute reassignment is made when the new owner of the life insurance coverage, i.e., the assignee under the previous assignment, absolutely reassigns all rights, title, interest and incidents of ownership of the insured's life insurance coverage to an individual or entity.

Funeral Home: An assignor absolutely assigns all rights, title, interest and incidents of ownership of any insured's life insurance to a funeral home.

Nursing Home: An assignor absolutely assigns all rights, title, interest and incidents of ownership of any insured's life insurance to a nursing home.

Once an assignment is executed, the assignee is the owner of the coverage and would become the assignor for any permissible reassignments. The absolute assignment of a life insurance certificate has legal and tax implications.

Q. How can a Life claim be filed?

A. Life, AD&D and/or Accelerated Benefit Option claims can be filed by contacting MetLife **877-ADPTS01 or (877-237-8701)** Monday through Thursday 8 a.m. to 8 p.m. and Friday 8 a.m. to 5 p.m. ET.

Q. What is needed to file a claim?

A. For a Basic Life claim we require the following information:

- A copy of the Certified Death Certificate indicating cause of death, signed by a physician;
- The beneficiary's full name, contact number, mailing address and relationship to the deceased; in addition to Claimant's Statement to be completed by the Beneficiary at the time of claim.

A. For an AD&D claim we require the following information:

- Attending Physician Statement (required for dismemberment claims).
- Claimant's Statement to be completed by the employee for dismember claims, and by the Beneficiary in event of a death.

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

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

Basic Group Life Insurance and AD&D**Q. What is the Life Beneficiary Claim Portal?**

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

Q. How can eligibility for Basic Life and AD&D Insurance be verified?

- A. The worksite employee, at the time of death or injury:
- Would need to have been an active, Full or Part-time employee working at least 30 hours per week during their employer's work week.
 - Employees covered under the Hawaii Pre-Paid Act are eligible working a minimum of 20 hours per week.
 - Would have needed to be working within the United States.

Life and AD&D coverages can be confirmed by contacting ADP TotalSource, My Life Advisors at **1-800-554-1802**.

Active Work Rule: If the worksite employee happens to be ill or injured and away from work on the date their coverage would take effect, the coverage will not take effect until the date they return to work for one full day.

Q. How long does the claim process take?

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

Q. How are claims paid?

- A. There are three methods of issuing benefit payments:
- **Checks:** Basic Life and AD&D benefit payments that are less than \$5,000.
 - **Electronic Funds Transfer (EFT):** Basic Life and AD&D benefit payments that are less than \$5,000.
 - **Checkbook:** Basic Life and AD&D benefit payments of \$5,000 or more.

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

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

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

Q. Can a Basic Life and AD&D claim be denied? Why would it be denied?

A. Denial for Basic Life and AD&D coverage could be sent if coverage eligibility had not been met or coverage has ended. A denial of AD&D coverage could be rendered if plan exclusions apply. If there is a rival claim for Life and/or AD&D benefits, a rival party may be denied; however, that would not apply to the contestability of the coverage itself.

Q. Are the proceeds taxable⁴ to a beneficiary?

A. The base benefit amount/proceeds themselves are not taxable.

Basic Group Life Insurance and AD&D**Q. What is Empathy⁵?**

A. MetLife has partnered with Empathy to provide you and your family with on-demand personalized guidance to help you throughout the weeks and months ahead. Empathy's tech-enabled assistance and real-time human support helps beneficiaries save valuable time while dealing with challenges that loss brings. Empathy helps ease the burden, so you can pay attention to the things that matter the most. To register online go to join.empathy.com/metlife or call **(201) 720-1584** to register over the phone.

¹ Note that company-paid life insurance in excess of \$50,000 is taxable to you and as such the value of amounts in excess of \$50,000 will be imputed income and reported on your annual Form W-2. The imputed income amount is the amount that the Internal Revenue Service considers an appropriate premium for the coverage over \$50,000.

² AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Specific information pertaining to your insurance can be obtained by contacting your benefits administrator.

³ All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000 must be elected.

⁴ In general, death benefits are received income tax free.

⁵ Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available to beneficiaries, and insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Not available on all policy forms or in all jurisdictions. Empathy is only available to insureds and beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

MetLife Group Term Life insurance and AD&D is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please visit the ADP TotalSource website for costs and complete details.