



MetLife Benefits Review

Prepared for: Parsons Corp.



Life Insurance

Why is life insurance so important?



Lost Income

Replacement of lost income



Standard of Living

Helping your loved ones maintain their standard of living



Financial Security

Financial security for you and your family



41% of Americans say they don't have sufficient life insurance coverage.¹

Why evaluate your life insurance needs annually?

Your needs may evolve over time...



You're married or getting married



You have a new or growing family



You have a new or larger mortgage



You have a new job or salary increase



You are planning for retirement

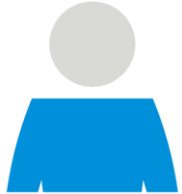
Choosing the right amount doesn't have to be difficult



Useful tools for figuring out how much Life insurance you need

- Use the Life Insurance Calculator at www.metlife.com/lifeneeds.

Basic Life Coverage: Parsons



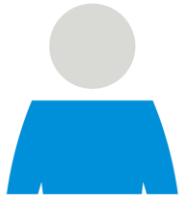
Employee

Coverage is provided at no cost to you, as follows:

-
- Life Amount: Effective 1/1/24 your new Basic Life benefit will be an amount equal to 2x Basic Annual Earnings to a maximum of \$400,000

Supplemental Term Life Insurance

Employee Supplemental Term Life Insurance



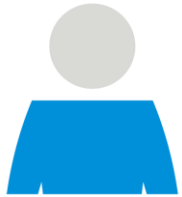
Employee

Enrollment in this supplemental life plan is available as long as you are actively at work and meet the conditions below:

-
- Coverage available – \$10,000 increments to a maximum of 5 times your Basic Annual Earnings, rounded to the next \$1,000 or \$500,000

[* If you do not meet all the conditions above, you will need to provide additional medical information by completing a Statement of Health form.]

Special Open Enrollment Offer: Employee Supplemental Term Life Insurance



Employee

This special enrollment offer is available to all employees who are currently covered under basic life insurance at 3x Basic Annual Earnings and will have a reduction in their benefit to 2x Basic Annual Earnings for 2024.

-
- **Current Participants:** You may increase coverage up to \$100,000 on a guaranteed issue basis with no medical underwriting to a maximum of the lesser of 5 times your Basic Annual Earnings or \$500,000
 - **Non-Participants:** You may elect coverage up to \$100,000 on a guaranteed issue basis with no medical underwriting

[* If you do not meet all the conditions above, you will need to provide additional medical information by completing a Statement of Health form.]

Supplemental Spouse/Domestic Partner Term Life Insurance



Spouse/Domestic Partner

- Coverage available – \$5,000 increments to a maximum of 50% of employee coverage amount rounded to the next higher \$5,000 or \$250,000
- You may increase your coverage by 2 increments without answering medical questions up to the medical evidence limit of \$50,000

Supplemental Dependent Term Life Insurance



Dependent Child(ren)

- Coverage available –
 - Up to 6 months: \$250
 - 6 months to 1 year old: \$5,000
 - Children 1 year old and older:
 - Option 1: \$5,000
 - Option 2: \$10,000

[* If your spouse/domestic partner does not meet all the conditions above, s/he will need to provide additional medical information by completing a Statement of Health form.]

Group Variable Universal Life (GVUL)

Group Variable Universal Life (GVUL)



One Policy, Two Benefits Understanding GVUL

Annual Enrollment Dates: 10/30/2023 – 11/19/2023

Prepared for: Parsons Corporation



Your GVUL insurance plan



For You

Supplemental: 1 to 6 times your annual salary up to a maximum of \$3,000,000.

Special Enrollment Opportunity

If you are a current participant in GVUL: Increase your coverage by an amount equal to 1x your salary without having to answer any medical questions.*

If you are not currently participating in GVUL: Enroll in an amount equal to 1x salary of GVUL without having to answer any medical questions.*

*Apply for higher coverage amounts of GVUL, up to the plan maximum by answering 6 medical questions.¹



For Your Dependents - Term Rider

Spouse/Domestic Partner: \$5,000, \$10,000, \$25,000, \$50,000, \$100,000, \$150,000, \$200,000, or \$250,000, not to exceed 100% of the employee's coverage

Child(ren): \$5,000 or \$10,000. Child coverage is available from 15 days to age 25.

Enroll by visiting <https://mybenefits.metlife.com>

Open Enrollment 10/30/23 – 11/19/23

See end of presentation for footnotes and important disclosures.

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Special Enrollment Offer



For You

This special enrollment offer is available to all employees who are currently covered under basic life insurance at 3x Basic Annual Earnings and will have a reduction in their benefit to 2x Basic Annual Earnings for 2024.

If you are a current participant in GVUL: Increase your coverage by an amount equal to 1x your salary without having to answer any medical questions.*

If you are not currently participating in GVUL: Enroll in an amount equal to 1x salary of GVUL without having to answer any medical questions.*

*Apply for higher coverage amounts of GVUL, up to the plan maximum by answering 6 medical questions.¹

Enroll by visiting <https://mybenefits.metlife.com>

Open Enrollment 10/30/23 – 11/19/23

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One policy – Two benefits

GVUL is life insurance protection that includes a tax-deferred¹ investment feature:



Protection

Life Insurance



Savings

Investment Feature



Financial Security

GVUL

A permanent ², portable benefit at cost-effective group rates

See end of presentation for footnotes and important disclosures.

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Benefits of GVUL

- ✓ **Tax-free benefit** for your survivors.³
- ✓ **Portable** – take it with you at active group rates if you change jobs or retire.²
- ✓ **No required coverage reductions** due to age.
- ✓ **One policy with two benefits** – combines life insurance protection with a tax-deferred investment feature.¹

- ✓ **Tax-advantaged** – at the time you withdraw your money – withdrawals up to the cost basis are tax-free.⁴
- ✓ **Easy** – invest via payroll deduction and/or a lump-sum contribution at any time during the year.
- ✓ **Flexible** – update your policy as your needs change.
- ✓ **Tax-deferred** investment opportunity that you can tap into during your lifetime for education, real estate opportunities, post-retirement medical expenses, early retirement or other financial needs.¹

See end of presentation for footnotes and important disclosures.

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The investment opportunity

GVUL goes beyond providing a federal income tax-free death benefit for beneficiaries



Build cash value by contributing to an investment feature



Earnings on the investments grow tax deferred¹



Access your cash value whenever you need it⁴

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The investment opportunity

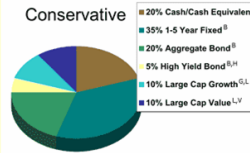
A range of investment options to meet diverse needs



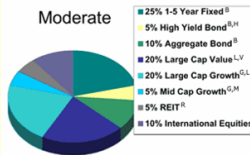
Risk Tolerance

- 24 Variable Investment Portfolios – managed by nationally recognized money managers
- Interest-Bearing Account⁶
- Tax-Free Transfers
- Expense Charge

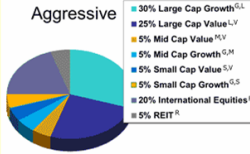
comfortable with the idea of losing any of your principal, the initial amount of money invested. You may prefer to put your money in fixed-return investment vehicles that guarantee return of principal plus interest. Savings accounts and certificates of deposit (CDs) that are generally insured by the Federal Deposit Insurance Corporation (FDIC) up to a certain limit are examples. Be aware, however, that the rate of return may not outpace inflation, so there is still risk - inflation risk, or the risk of losing earning power.



The moderate investor. If you are a moderate investor, you don't want to lose your principal but you also realize that in order to receive higher returns you generally have to assume some risk. You may be comfortable with a combination of low- and higher-risk investments. While you may flinch when the market drops, you understand that the potential for higher long-term gain may mean having to ride out the dips.



The aggressive investor. If you are an aggressive investor, you are more willing to accept market swings. You seek a higher potential return from your investments. While this winner-take-all attitude may hold the potential for greater gain, it also holds the potential for greater loss. This type of aggressive investing is only for the truly aggressive investor and is best suited for long-term financial goals.



See end of presentation for footnotes and important disclosures.

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The investment opportunity



Variable investment options and an interest-bearing account⁶ with tax-free transfers



Any earnings grow tax-deferred¹



Access your cash value whenever you need it with no early withdrawal penalties⁴



Tax-free withdrawals up to basis⁴

See end of presentation for footnotes and important disclosures.

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The investment opportunity



Cost Basis

The sum of all premiums that have been paid into your GVUL policy less prior nontaxable distributions. Premiums include both life insurance premiums and additional investment dollars you contribute.



Cash Value

The sum of your additional investment dollars, plus the difference of any investment earnings/losses on those additional investment dollars.



Tax Advantage⁴

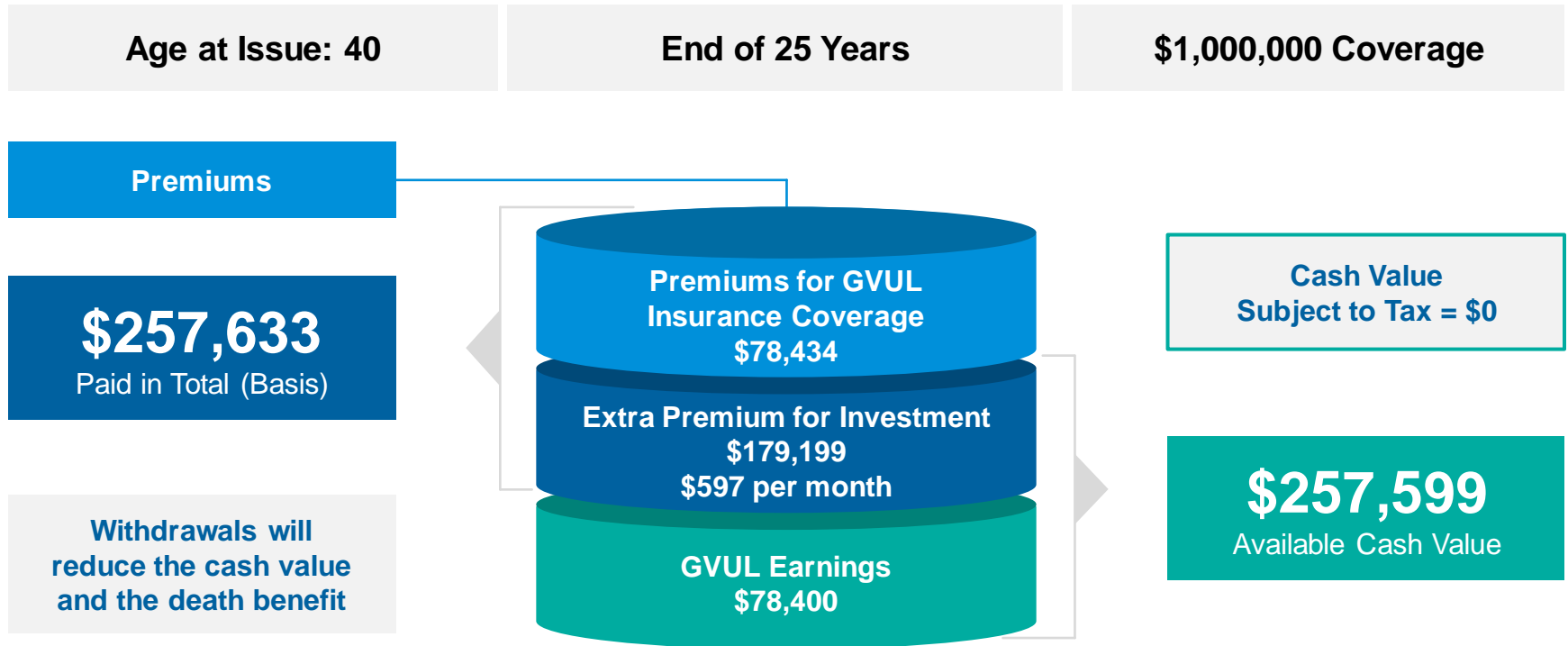
Cash value can be withdrawn tax-free, including earnings, as long as the amount withdrawn does not exceed the accumulated cost basis (total amount paid in.)

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Tax treatment of GVUL premiums

Example



GVUL premiums are subject to a 3% premium charge. The average asset charge will vary depending on investments selected. Figures presented are hypothetical and are for illustrative purposes only. They assume an average net return of 3% over the investment period. Investments within a taxable account are hypothetical and are not indicative of any specific product. Investment returns are not guaranteed. Age, years until retirement, insurance needs, cost of insurance, tax bracket, and return will vary depending on your own personal situation. For purposes of the example on this slide, we assume that any income is taxable at ordinary federal income rates and not at the lower rates that apply to qualified dividends and net capital gains which would in turn have a positive effect on performance in a taxable account and reduce the after tax vs. before tax difference shown in the illustration above. Please consider your current and anticipated investment horizon and income tax bracket when making an investment decision, as the illustration may not reflect these factors. See full illustration for details. Slide is not valid unless accompanied by a complete illustration.

See end of presentation for footnotes and important disclosures.



Beneficiary reminder

It's easy to update your GVUL beneficiary

You should name a beneficiary for your GVUL insurance coverage. This ensures your insurance proceeds will be paid according to your wishes.



Visit: <https://mybenefits.metlife.com>

See end of presentation for footnotes and important disclosures.

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GVUL summary



Permanent² Life Insurance Protection

- Keep your coverage as long as you need it
- Update your coverage to account for significant life changes



Tax-deferred¹ Investment to meet your goals

- Freedom to change investment options as your goals change
- Access to accumulated cash value at any time for any reason
- Tax-free withdrawals up to your cost basis⁴

See end of presentation for footnotes and important disclosures.

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Help protect the lifestyle you've built



Enroll online by visiting
<https://mybenefits.metlife.com>
by November 19, 2023

or



Questions? Call:

1-800-756-0124

Monday through Friday

7am – 7pm CT

OR

Kari Kennard

(425) 214-6546

kari.kennard1@metlife.com

We Can Help With...

Personalized illustration

An explanation of how you can utilize
loans and withdrawals from your
GVUL cash value

Any additional information
on the program features

Dental Benefits

Why are dental benefits so important?

High cost of dental treatments

Benefit of preventive care

Connection between **oral health** and **overall health**



A plan that offers savings, choice and anywhere, anytime service¹



Negotiated fees typically [35% to 50%] less than the average charges in the same area²



Flexibility to go to any dentist – in or out of the network



Choose from a large network of carefully selected participating dentists³



Easy access to pre-treatment estimates, real-time claims processing and 24-hour customer service by phone, fax or online



Plus access to **international dentists in more than 200 countries** through MetLife's International Dental Travel Assistance Program⁴

Dual Option Benefits Breakdown

PDP PLUS Network

All States except MS, LA, TX, MT, AK

	Standard Plan		Premium Plan	
	In-network dentists: percentage of negotiated fee ^{D2}	Out-of-network dentists: percentage of maximum allowable charge	In-network dentists: percentage of negotiated fee ^{D2}	Out-of-network dentists: percentage of reasonable & customary (R&C) ^{D3} /negotiated fee ^{D2}
Services Provided				
Type A: Preventive	100%	100%	100%	100%
Type B: Basic	80%	80%	80%	80%
Type C: Major	50%	50%	60%	60%
Type D: Orthodontia	50%	50%	50%	50%
Annual deductible [for A, B and C services]	\$50 individual/\$150 family	\$50 individual/\$150 family	\$50 individual/\$150 family	\$50 individual/\$150 family
Annual benefits maximum [excluding orthodontia]	\$1,000 per person	\$1,000 per person	\$2,000 per person	\$1,000 per person
Orthodontia lifetime benefits maximum	\$1,000 per employee/spouse/domestic partner/child	\$1,000 per employee/spouse/domestic partner/child	\$2,000 per employee/spouse/domestic partner/child	\$2,000 per employee/spouse/domestic partner/child

Child(ren)'s eligibility for dental coverage is from birth up to age 26. Late-enrollment waiting period: There is a one-year waiting period for all services following date of request.



Find a Dental Provider

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching our online **Find a Dentist** directory.



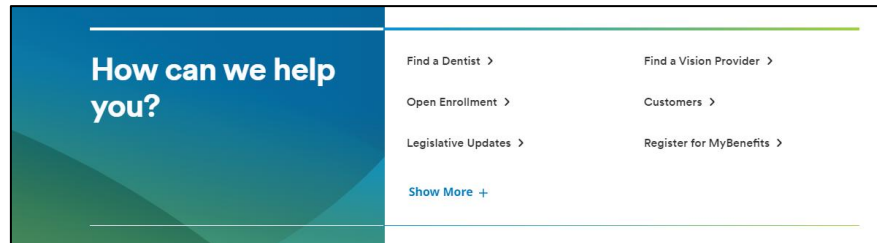
Step 1:

Go to [metlife.com](https://www.metlife.com)



Step 2:

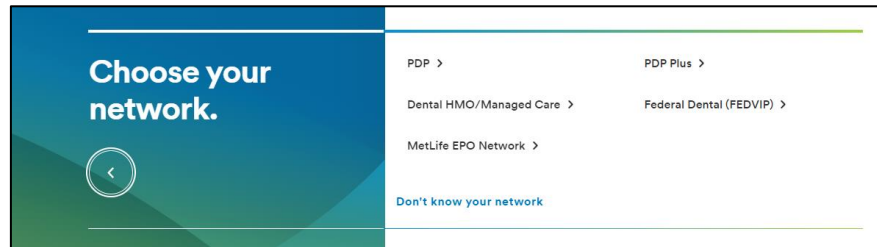
Select "Find a Dentist" next to "How can we help you?"



Step 3:

Select "PDP" next to "Choose your network."

Enter your Zip, City or State and select the "Find a Dentist" button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



Voluntary Benefits

Medical Supplement Plans – Key Features

Accident, Critical Illness, 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}

Take advantage of a health screening benefit



MetLife provides an annual Health Screening Benefit for taking one of the eligible screening/prevention measures.¹

This coverage would be in addition to the Total Benefit Amount payable for previously mentioned Covered Conditions.



¹The Health Screening Benefit is not available in certain states. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.

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



Dismemberment, Loss & Paralysis

- Dismemberment & Loss
- Catastrophic Dismemberment & Loss
- Paralysis



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



Accidental Death

- Accidental Death
- Common Carrier^{AI4}



Hospital^{AI2} – Accident

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



Hospital^{AI2} – Sickness^{AI3}

- Admission – ICU
- Admission – non-ICU
- Confinement – ICU
- Confinement – non-ICU



Additional Benefits

- Lodging^{AI5}
- Health Screening Benefit (Wellness)^{AI6}

Accident insurance – An Example of How it works



Kathy

Daughter suffers a concussion during a soccer game against the team's biggest rival.¹

Care Received After Injury	Benefits Paid
Ambulance (ground)	\$500
Emergency Care	\$400
Physician Follow-Up	\$300 (\$150x2)
Medical Testing	\$300
Concussion	\$200
Broken Tooth (repaired by crown)	\$450
Sports Activity Injury Benefit ¹	\$537
Total Benefit – Accident Insurance	\$2,687

¹The Organized Sports Activity Injury Benefit Certificate Rider is not available in all states. Proof of registration in an Organized Sports Activity in which an Accident occurred is required at time of claim. See your certificate for details.

²The benefit amount payable for each Covered Condition varies. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.

Hospital Indemnity Insurance – Plan highlights



Covered Conditions ^{HI1}	Plan MetLife Hospital Indemnity Insurance Pays You
Hospital Coverage (Accident or Sickness)	
Admission^{HI2} <i>must occur within 180 days of accident or sickness</i>	Non- (ICU)– \$1,500 per accident or sickness ICU Supplemental Admission – \$1,500 per accident
Confinement <i>must occur within 180 days of accident or sickness</i>	Non-ICU– \$150 a day, up to 31 days ICU Supplemental Confinement - \$150 a day, up to 31 days
Newborn Nursery Confinement	\$50/day, up to 2 days per confinement
Inpatient Rehabilitation	\$150/day, up to 31 days per calendar year
Health Screening (Wellness)^{HI3} <i>Benefit provided if the covered insured takes one of the covered screening/prevention tests</i>	\$75 (payable 1X per covered insured per calendar year)

Hospital Indemnity Insurance – How it works



**Susan experiences chest pains
and is rushed to the hospital**

Care Received due to Sickness	Benefits Paid
Admission Intensive Care Unit Coverage (Sickness)	\$3,000
Confinement for 2 days after Admission Intensive Care Unit Coverage (Sickness)*	\$600
Total Benefit – Hospital Indemnity Insurance	\$3,600

* When plan includes an Admission Benefit, the Confinement Benefit^{HL4} begins on Day 2.



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What is Critical Illness Insurance?



Critical Illness Insurance is not a replacement for medical or disability income insurance.

It supplements your existing coverage and can help you pay for expenses that may become burdensome when you have a verified diagnosis of a covered critical illness.

MetLife's Critical Illness Insurance



Provides a lump-sum payment upon diagnosis verification



Is not reimbursement-based, so covered individuals only need to submit proof of a verified diagnosis



Choose coverage in \$10,000 increments up to \$50,000. Dependent Children receive 50% benefit at no additional cost. Spouse coverage available at 50% of employee benefit.

Critical Illness Insurance covers these conditions

Conditions

- Cancer¹
- Heart Attack²
- Stroke³
- Coma⁴
- Severe Burn⁴
- Major Organ Transplant⁵
- Coronary Artery Bypass Graft⁶
- Loss of: Ability to Speak; Hearing; Or Sight⁴
- Paralysis⁴
- Sudden Cardiac Arrest
- 7 Childhood Diseases
- 11 Infectious Diseases
- 10 Progressive Diseases
- And more...

¹Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.

²The 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.

³In certain states, the Covered Condition is Severe Stroke.

⁴[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.

⁵In 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.

⁶In certain states, the Covered Condition is Coronary Artery Disease.

MetLife Legal Plan

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}



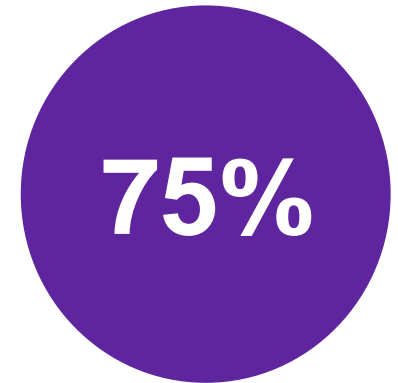
Cost Savings

The average hourly rate to see an attorney is \$370^{LP2}, compared to \$15.75 a month for the legal plan^{LP3}



Increases Financial Security

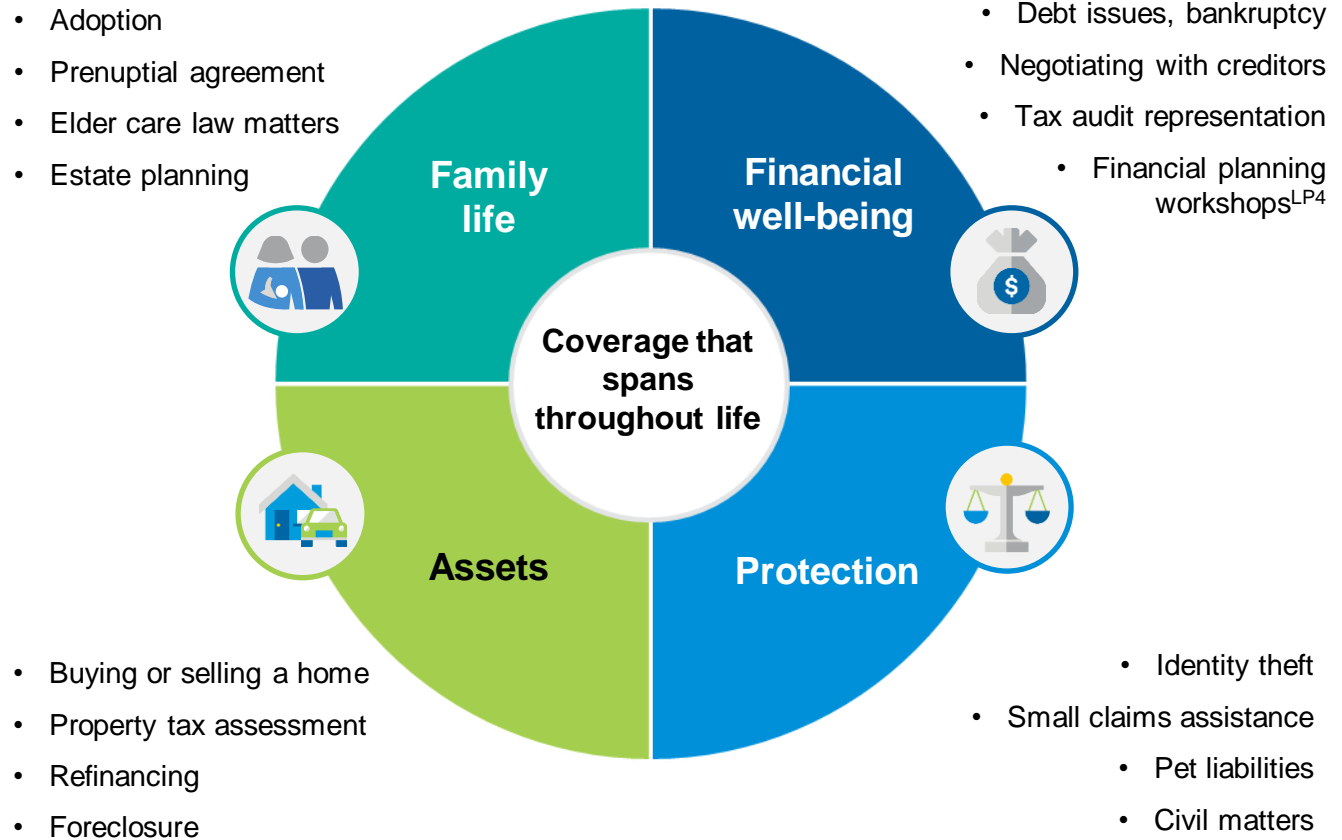
Your whole family is covered for legal issues that arise.



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

Helping you navigate life's planned and unplanned events

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



Online experience that provides choice and flexibility

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

Simple and Streamlined Experience



Simple, secure log in



Get detailed info on what your plan covers



Find the right network attorney for your legal matter

The screenshot displays the MetLife Legal Plans website interface. At the top, it says "MetLife | Legal Plans". Below that is a purple banner with the text: "Welcome to the new MetLife Legal Plans website. If you have not created a new account since August 1, 2020, please follow the prompt below to create an online account. [Click here to find out what's new!](#)".

The main content area is divided into two sections. On the left is a "Login" form with fields for "Email" and "Password", and a blue "Login" button. Below the form are links: "Don't have an account yet? [Create Account](#)" and "Forgot your password? [Reset Password](#)".

On the right is a section titled "John, what legal service do you need help with today?" with the instruction "Select a legal service to find an attorney and generate a case number." Below this are six service tiles, each with an icon and text: "Family Law" (people icon), "Wills & Estates" (document and pencil icon), "Debt Matters" (shield with dollar sign icon), "Real Estate" (house icon), "Traffic & Criminal" (police badge icon), and "Injury & Insurance" (heart with pulse line icon). At the bottom of this section is a button labeled "Other Legal Services".

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}

Questions? Need help or more info?



Call

1-800-GET-MET8 (1-800-438-6388)

Monday through Friday, 8 am – 8 pm, EST



Contact

Contact HR Central

Thank you.

Accident & Health Footnotes

A1. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. For Critical Illness Insurance 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.

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.

A13. 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.

A14. The Health Screening Benefit is not available in all states. For Texas sitused policies and Texas residents covered under policies sitused in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).



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 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.

HI2. 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.

HI3 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.

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



Critical Illness Insurance Footnotes

C11. 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.

C12. 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.



Dental Footnotes and disclosures

[* Please note: This is a hypothetical example that reviews a crown – porcelain/ceramic substrate (D2740) in the Philadelphia area, zip 19151. It assumes that the annual deductible has been met. Fees in your area may be different.

** Please note that the in-network patient responsibility copayment may not necessarily represent the full extent of your out-of-pocket expense. Where two or more professionally acceptable treatments under generally accepted dental standards exist and where the treatment is a covered service, your MetLife plan bases reimbursement, and your copayment, on the least costly treatment alternative. If a treatment rendered is more costly than the alternative treatment on which your benefit is based, you are responsible for the amounts "including, but not limited to: any deductibles, the copayment for the treatment upon which your benefit was based, and, if your treatment was rendered by an participating provider, the amount by which the scheduled fee for the treatment actually rendered exceeds the scheduled fee for the less costly alternative, and if your treatment was rendered by an out-of-network provider, the amount by which the amount charged by your provider exceeds the scheduled fee for the less costly alternative.

† Not available in all states.

†† Assumes there is no gap in MetLife dental coverage under your employer's plan. Exact timeframes are determined by the employer.

††† MetLife coverage refers to dental plans underwritten or administered by MetLife.

1. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit a dentist and the cost of services rendered.
2. Based on internal analysis by MetLife. Negotiated Fees refers to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.
3. Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor's credentialing process and requirements, not MetLife's. If you should have any questions, contact MetLife Customer Service
4. International Dental Travel Assistance services are administered by AXA Assistance USA, Inc. AXA Assistance USA, Inc. provides dental referral services only. AXA Assistance is not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife. Referral services are not available in all locations.
5. R&C fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.
6. Reimbursement for out-of-network services is based on the lesser of the dentist's actual fee or the Maximum Allowable Charge (MAC). Maximum Allowable Charge: The out-of-network Maximum Allowable Charge is equal to the in-network negotiated fee.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.



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 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.

