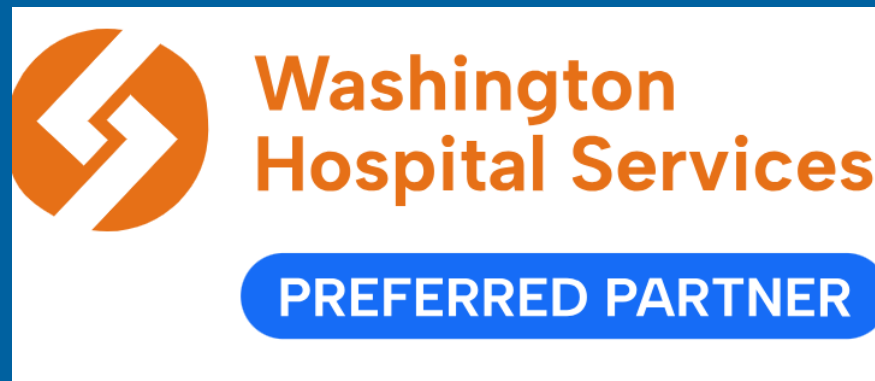


Group Insurance Benefits



Carrier Partners



Delta Dental of Washington



New



- Accident Insurance
- Hospital Indemnity
- Critical Illness
- Legal Plans
- Identity and Fraud Protection
- Pet Insurance

Accident Insurance



What is Accident Insurance

An accident can bring unexpected expenses

Key Features

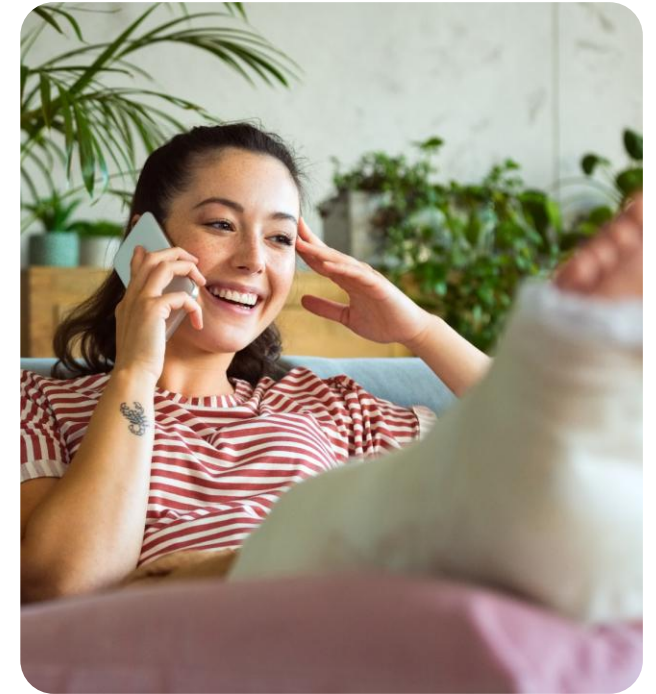
- **24 hour coverage** for a wide variety of accidental injuries, including broken bones, concussions, dislocations^{A1} and second- and third-degree burns^{A2}
- **Payments made directly to you** to use as you choose
- **Supplement to your medical** insurance

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
- Ruptured Disc
- Torn Cartilage in Knee
- Cuts/Lacerations
- Torn/Ruptured/Severed Tendon/Ligament
- Broken Tooth

Accidental Death

- Accidental Death
- Common Carrier^{A3}



Hospital^{A4} – Accident

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

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

Additional Benefits

- Lodging^{A6}
- Health Screening Benefit (Wellness)^{A7}

Accident Insurance

Covered conditions ^{A2}	Plan Benefits MetLife Accident Insurance pays you
Injuries – 12 covered injury types	Ranging from \$50 – \$15,000 per injury
Medical services & treatment – 15 covered medical services & treatments	Ranging from \$50 – \$2,000 per medical service/treatment
Hospital coverage^{A8} (due to an Accident)	\$1,000 (non-ICU) – \$1,000 (ICU)^{A9} admission benefit per day up to 15 days per accident \$200 (non-ICU) -- \$200 (ICU) confinement benefit per day up to 15 days per accident
Inpatient Rehabilitation Benefit	\$200 per day up to 15 days per accident
Dismemberment, loss & paralysis	\$1,000 – \$25,000 per injury
Additional benefits – Lodging ^{A6}	\$200 per night, up to 15 nights per calendar year
Health screening benefit (wellness)^{A7}	\$100 (payable 1x per calendar year)

Accident Insurance

Covered conditions ^{A2}	Plan Benefits MetLife Accident Insurance pays you
Accidental death - Employee	\$25,000 \$50,000 if passenger on common carrier ^{A3}
Accidental death – Spouse/Domestic Partner	\$25,000 \$50,000 if passenger on common carrier ^{A3}
Accidental death - Child	\$10,000 \$30,000 if passenger on common carrier ^{A3}

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 24-hour coverage for hospitalization benefits:

- **Admission to a Hospital^{H1}**
- **Hospital Stays**
- **Intensive Care Unit Stays**



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



Helps cover the cost of specialized care. Benefit amounts may be higher if you are admitted to or confined to an intensive care unit.



Take care of follow-up expenses. Help pay for inpatient rehabilitation expenses and other additional costs.

Hospital Indemnity

Covered conditions ^{H2}	MetLife Hospital Insurance pays you
Hospital Coverage (Accident and Sickness ^{H3})	
Admission ^{H1}	Admission – \$1,000 4 times per calendar year ICU Supplemental Admission – \$1,000 4 times per calendar year
Confinement	Confinement – \$200 per day, up to 15 days per confinement ^{H4} ICU Supplemental Confinement – \$200 per day, up to 15 days per confinement
Newborn Confinement ^{H5} (Newborn Nursery Care)	\$25 per day, up to 3 days per confinement
Other Benefits	
Health Screening Benefit ^{H6}	\$100 once per year

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

\$20,000 Benefit Amount

There is no total benefit maximum.

**Spouses/Domestic Partners and
Dependent Child(ren) will be offered
50% of the Employee benefit amount.**

Critical Illness Insurance covers these conditions

- Cancer^{C5}
- Heart Attack^{C6}
- Stroke^{C7}
- Coma^{C8}
- Severe Burn^{C8}
- Major Organ Transplant^{C9}
- Coronary Artery Bypass Graft^{C10}
- Loss of: Ability to Speak; Hearing; Or Sight^{C8}
- Paralysis^{C8}
- Sudden Cardiac Arrest
- 6 Progressive Diseases
- 7 Childhood Diseases
- 10 Infectious Diseases

**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: **\$100**

Accident and Health simple claims process

The image displays a MetLife Insurance Claim Form and several supporting documents. The main form is titled 'Insurance Claim Form' and includes sections for 'Important Instructions for Requesting Critical Illness and/or Cancer Benefits', 'SECTION 1: Certificateholder Information', 'SECTION 2: Patient Information', 'SECTION 3: What Type of Condition?', and 'SECTION 4: Signature of Certificateholder'. There are also smaller forms and documents, including a 'MetLife' logo, a 'MetLife' logo, and a 'MetLife' logo.

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 \$18.75 a month for the legal plan^{LP3}



Increases Financial Security

Your whole family is covered for legal issues that arise.

75%

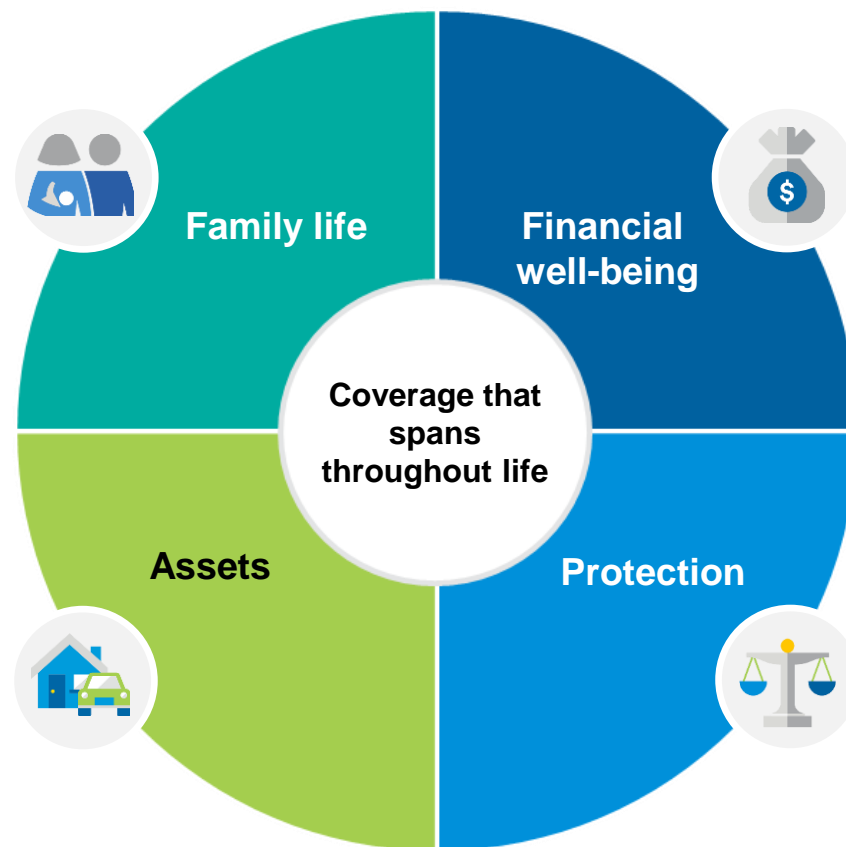
of working adults with a legal plan said they feel confident planning for today and the future^{LP1}

- 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

Online experience that provides choice and flexibility

Simple and Streamlined Experience

members.legalplans.com



Simple,
secure log in



Get detailed info
on what your
plan covers



Find the
right network
attorney for your
legal matter

A screenshot of the MetLife Legal Plans website. On the left is a login form with fields for Email and Password, a Login button, and links for 'Create Account' and 'Reset Password'. On the right is a service selection grid titled 'John, what legal service do you need help with today?'. The grid contains six icons with labels: Family Law, Wills & Estates, Debt Matters, Real Estate, Traffic & Criminal, and Injury & Insurance. At the bottom of the grid is a link for '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}

Legal Plan in Action: Estate Planning

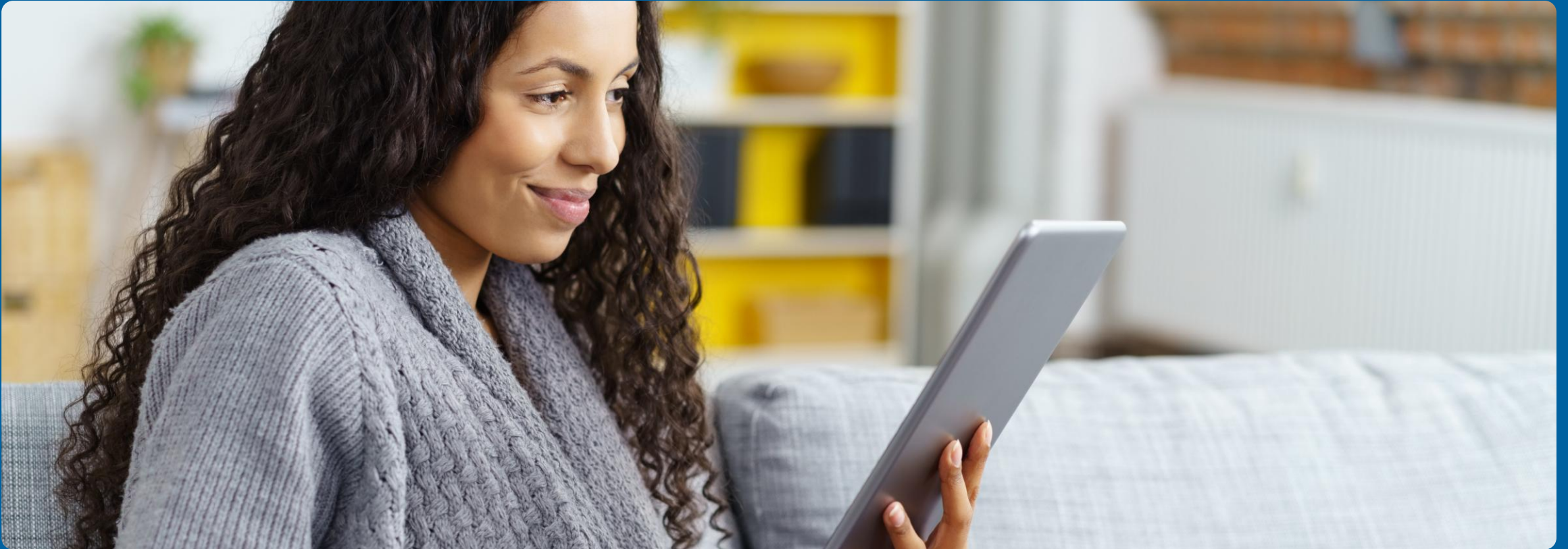


My spouse and I decided it was time to do our estate planning. Our attorney in San Francisco made the process easy. He listened to us, what we wanted and made great recommendations on how we can best plan for the future. He explained in simple language all the documents that we were signing.*

*This testimonial is for illustrative purposes only

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}	\$225
Potential Savings^{LP8}	\$948

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.



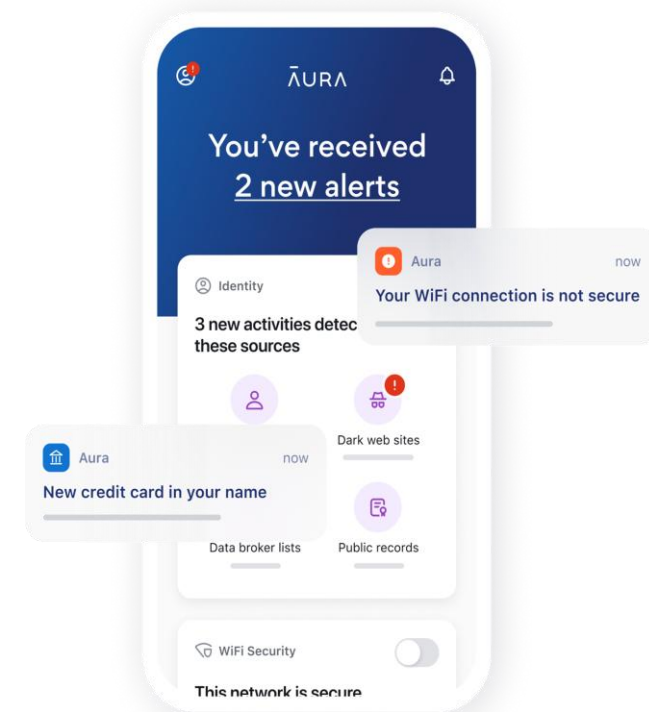
Identity Theft Protection

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.

Plan Benefit Details



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.

Protection Plus
Individual coverage

\$8.45

Protection Plus
Family coverage

\$13.95

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.

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

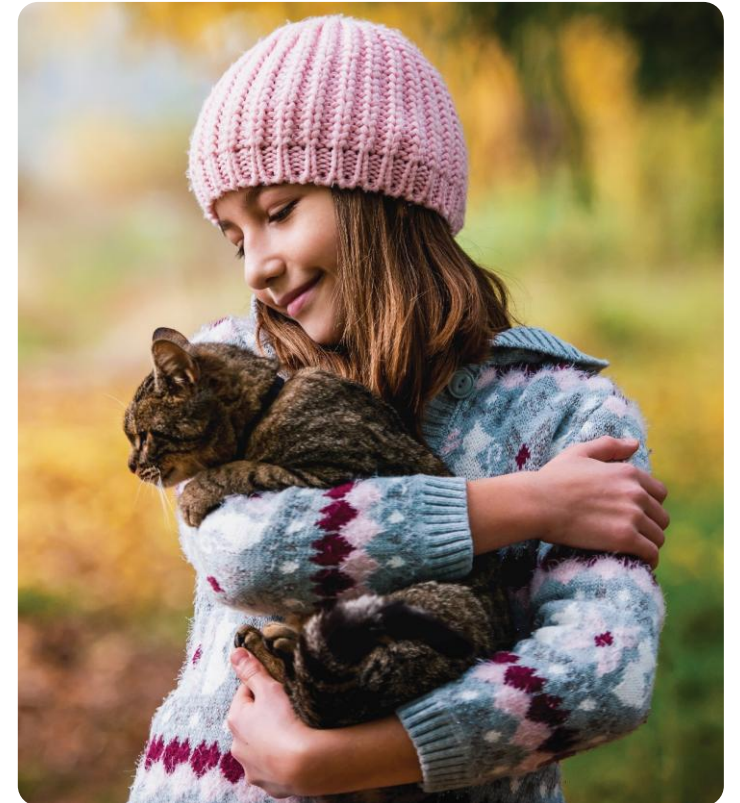
<https://www.lendingtree.com/personal/pet-financing/average-pet-debt/>

Pet Insurance

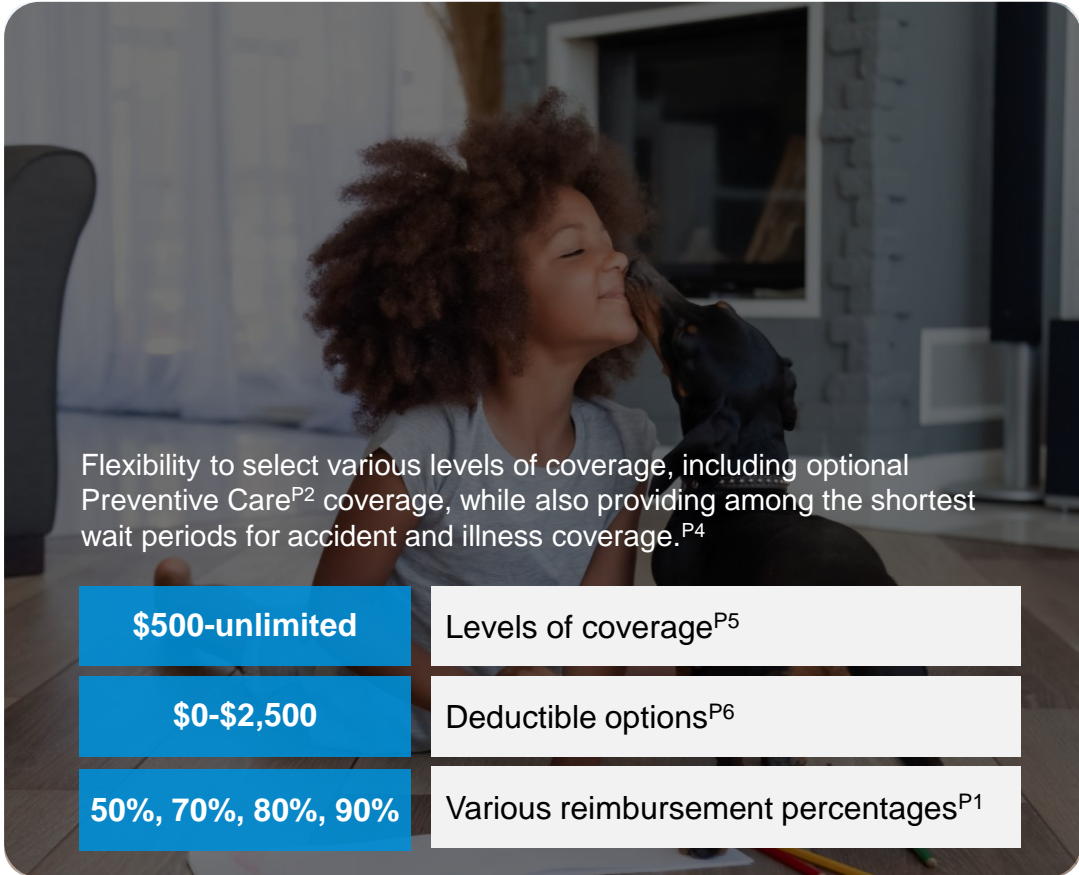
Key Features

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%, 70%, 80%, 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!

Additional Plan Features

- **Optional Preventive Care**

Want additional coverage for routine exams, vaccinations and prescription medications? You can add optional preventive care to your plan for these expenses. Coverage includes:

- Annual vet exams
- Routine tests or screens
- Vaccines
- Teeth cleaning or polishing
- Preventative treatment for parasites like fleas and heartworms
- Spay and neutering

1. Family plan policies are limited to dogs ages 12 and under and cats ages 14 and under. Multi-policy discount is not available with Family Plans. 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.



Family Plan¹

MetLife also provides the unique feature of a Family Plan.¹ In a Family Plan, a policyholder can enroll up to three pets onto the same policy that shares the same annual limits and coverage on the single policy. This feature allows policyholders more flexibility when considering enrolling multiple pets.

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

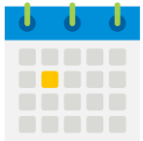


Reward offers are automatically added to policyholders' MyPets online account



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

Questions? Need help or more info.?



Register with MyBenefits today!
www.metlife.com/mybenefits



Visit:
www.metlife.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

Pet Insurance
1-800-438-6388

Mondays - Fridays, 8 a.m. – 9 p.m., ET
Saturdays - Sundays, 10 a.m. – 7 p.m., ET
www.metlife.com/getpetquote

**For more information
you may contact
Washington Hospital
Services Preferred
Partner.**



**Washington
Hospital Services**

PREFERRED PARTNER

Thank you.

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.

A3. Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

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.

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.

A7. The Health Screening Benefit is not available in all states. In some states, the list of eligible screening/prevention measures may be limited, and the benefit may be referred to as the Accident Prevention Screening Benefit.

A8. Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

A9. The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.

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.

H5. The Newborn Confinement Period Begins Immediately following the child's birth.

H6. 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.

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.)

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).

LP3. Rates may vary.

LP4. MetLife administers the PlanSmart program, and has arranged to have specially trained third party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.

LP5. MetLife's 2020 Premature Death Study.

LP6. Will Preparation is 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. For New York sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.

LP7. Rates may vary.

LP8. Example based on the average amount of hours it would take, using the average hourly rate of \$391 per hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021).

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.
-

^ 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.

Footnotes and disclosures

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

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.

P7. May not be available in all states.

P8. With the health pet incentive, your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement. May not be available in all states.

P9. Virtual veterinary services are available through the MetLife Pet App and are provided entirely by AskVet, a third-party partner. MetLife is not responsible for any pet guidance or advice provided or taken. Veterinarians providing virtual veterinary services cannot prescribe medication or answer questions about the pet policy.

P10. Family plan policies are limited to dogs age 12 and under and cats age 14 and under. Multi-policy discount is not available with Family Plans. 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.

P11. May not be available in all states. Where reward offers are available, terms and conditions may vary and are subject to state requirements.

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.

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.

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.