MetLife | Life Insurance

Plan Summary

RICH'S

Core Associates

Explore the coverage that makes it easy to give yourself and your loved ones more security today…and in the future.

## Basic Term Life Insurance

| For Active Flex Associates in Job Band 1-3 | For Active Flex Associate in Job Band 4 and higher |
|---|---|
| An amount equal to 1.5 times Your Basic Annual Earnings, rounded to the next higher $1,000 | An amount equal to 3 times Your Basic Annual Earnings, rounded to the next higher $1,000 |

## Accidental Death and Dismemberment (AD&D) Insurance

Your employer provides you with AD&D insurance coverage in the amount of $50,000.

## Supplemental Term Life Insurance Coverage Options

Revise for dependent spouse / child coverage as applicable. Verify domestic partner eligibility under plan. The below table is variable.

| For You | For Your Spouse/Domestic Partner | For Your Dependent Children* | For Your Spouse/Domestic Partner and Dependent Children* |
|---|---|---|---|
| 1 to 7 times your Basic Annual Earnings, rounded to the next higher $1,000, up to a maximum of $2,000,000. | Option 1 - $3,000 | Option 1 - $1,000 | Option 1 - $3,000/$1,000 |
| | Option 2 - $10,000 | Option 2 - $3,000 | Option 2 - $10,000/$3,000 |
| | Option 3 - $20,000 | Option 3 - $4,000 | Option 3 - $20,000/$4,000 |
| | Option 4 - $25,000 | Option 4 - $5,000 | Option 4 - $25,000/$5,000 |
| | Option 5 - $50,000 | Option 5 - $10,000 | Option 5 - $50,000/$10,000 |
| | Option 6 - $100,000 | Option 6 - $10,000 | Option 6 - $100,000/$10,000 |

*Medical Evidence of Insurability (MEOI) is required for spouse coverage amounts over $50,000. Child(ren)'s Eligibility: Dependent children ages from 15 days to 26 years old are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.

## What's Not Covered?

Like most insurance plans, this plan has exclusions. Supplemental and Dependent Life Insurance does not provide payment of benefits for death caused by suicide within the first two years (one year for group policies issued in Colorado, Minnesota, Missouri or North Dakota) of the effective date of the certificate or an increase in coverage. This exclusionary period is one year for residents of Minnesota, Missouri and North Dakota. The suicide exclusion does not apply to residents of Washington, or to individuals covered under a group policy issued in Washington.

Please note that a reduction schedule may apply. Please see your plan administrator/employer or certificate for specific details.

**Accidental Death & Dismemberment (AD&D) coverage is a coverage separate and apart from your Basic Life insurance coverage and helps protect you 24 hours a day, 365 days a year.**

## Accidental Death & Dismemberment Coverage Options

This 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, brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

### Voluntary AD&D Coverage Amounts for You:

- You also have the option to enroll for Voluntary AD&D insurance.
- **You can choose the Voluntary AD&D option that meets your needs:**
  - Option 1 - $50,000
  - Option 2 - $100,000
  - Option 3 - $200,000
  - Option 4 - $300,000
  - Option 5 - $400,000
  - Option 6 - $500,000

### Voluntary AD&D Coverage Amounts for Spouse/Domestic Partner and Child(ren):

- You can choose to cover your dependent spouse/domestic partner and child(ren) with AD&D coverage. Your dependents will be eligible for the following coverage**:**
  - **Dependent Spouse and Child(ren):**
    - Spouse/Domestic Partner **—** 60% of your coverage amount
    - Child(ren) **—** 20% of your coverage amount
  - **Dependent Spouse/Domestic Partner only:**
    - 60% of your coverage amount
  - **Dependent Child(ren) only:**
    - 20% of your coverage amount

*Child(ren)'s Eligibility: Dependent children ages from birth to 26 years old, are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.



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# Additional Coverage Information

## How to Apply*

Complete your enrollment form and return it to your Human Resources Manager today! Be sure to indicate your Beneficiary. You may apply for life insurance coverage quickly and securely online using the employer site. It's easy to use. Just go to www.benefits.rich.com. **Act Now During the Enrollment Period.**

**Note:** If you do not wish to make a change to your coverage, you do not need to do anything.

* All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

## For Associates Coverage

Enrollment in this Supplemental Term Life insurance plan is available without providing medical information as long as:

## For Annual Enrollment

- The enrollment takes place prior to the enrollment deadline, and
- You are continuing the coverage you had in the last year, or
- You are requesting to increase existing coverage by one increment, and the total amount of coverage does not exceed $600,000.

## For New Hires

- The enrollment takes place within 31 days from the date you become eligible for benefits, and
- You are enrolling for coverage equal to/less than $600,000.

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

## About Your Coverage Effective Date

You must be Actively at Work on the date your coverage becomes effective. Your coverage must be in effect in order for your spouse/domestic partner's and eligible children's coverage to take effect. In addition, your spouse/domestic partner and eligible child(ren) must not be home, or hospital confined or receiving or applying to receive disability benefits from any source when their coverage becomes effective.

## Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) other than your employer for your Basic and Supplemental coverage, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary. You are the beneficiary for your Dependent coverage.

# Once enrolled, you have access to MetLife Advantages℠ — Services to help navigate what life may bring

- **Beneficiary Grief Counseling**[1] – To help your beneficiaries cope with loss
- **Beneficiary Claim Assistance**[3] – For support when beneficiaries need it most
- **Total Control Account**[5] – For immediate access to death proceeds
- **Estate Planning Services**[8,11] – To help ensure your decisions are carried out
- **Estate Resolution ServicesSM**[7] **(ERS)** – Personal service and compassion assistance to help probate your and your spouse's/domestic partner's estates.
- **Retirement Planning**[3]
- **Transition Solutions**[3] – Assistance identifying solutions for your financial situations
- **Accelerate Benefits Option**[10] – For access to funds during a difficult time
- **Conversion** – For protection after your coverage terminates
- **Waiver of Premiums for Total Disability (Continued Protection)** – Offering continued coverage when you need it most

1- (Only available in NY) Beneficiary Grief Counseling Beneficiary 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. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss ar enot covered under this program unless and until such loss has occurred.

3-Beneficiary Claim Assistance, Transition Solutions and Retirement Planning MetLife administers the PlanSmart program, and has arranged to have specially trained third party financial professionals to offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.

Any content in this workshop or any other information provided as part of the PlanSmart program is for educational purposes only. It is not intended to provide legal, tax, investment, or financial advice or make any recommendation as to whether any investment or savings option is appropriate for you. Each individual's legal, tax, and financial situation is unique; therefore, you should consult with your own attorney, accountant, financial professional or investment advisor regarding your specific circumstances. MetLife does not provide legal, tax, or investment recommendations or advice.



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Third-party financial professionals provide securities and investment advisory services offered through qualified registered representatives of MML Investors Services, LLC. Member SIPC. www.SIPC.org. 6 Corporate Drive, Shelton, CT 06484, Tel: 203-513-6000. MMLIS is not affiliated with MetLife Consumer Services or any of its affiliates.

6-Travel Assistance services are offered and administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

The AXA Travel Assistance Program is available for participants in traveling status. When a trip exceeds 180 days, the participant is no longer considered to be in traveling status and is therefore no longer eligible for the services. Also, AXA Assistance USA will not evacuate or repatriate participants without medical authorization; with mild lesions, simple injuries such as sprains, simple fractures or mild sickness which can be treated by local doctors and do not prevent the member from continuing his/her trip or returning home; or with infections under treatment and not yet healed. Benefits will not be paid for any loss or injury that is caused by or is the result from: pregnancy and childbirth except for complications of pregnancy, and mental and nervous disorders unless hospitalized. Reimbursements for non-medical services such as hotel, restaurant, taxi expenses or baggage loss while traveling are not covered. The maximum benefit per person for costs associated with evacuations, repatriations or the return of mortal remains is US $1,000,000. The maximum benefit for political and natural disaster evacuation is $100,000 per person. The maximum benefit for dispatch of physician and pet repatriation is $2,500. Treatment must be authorized and arranged by AXA Assistance's designated personnel to be eligible for benefits under this program. All services must be provided and arranged by AXA Assistance USA, Inc. No claims for reimbursement will be accepted.

7- MetLife 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.

8. Will Preparation 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. For New York situsted 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.

10- The Accelerated Death Benefit due to Terminal Illness Rider pays between 50%-100% (depending on plan design) of an insured's Life Insurance proceeds (with the balance payable upon final claim) in most states if the insured becomes terminally ill. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit.

The ABO benefits are intended to qualify for favorable federal tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g), 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 ABO 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 ABO benefits will have on public assistance eligibility for you, your spouse or your family. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy.  This policy or certificate does not provide long-term care insurance subject to California long-term care insurance (LTC) law.  This policy or certificate is not a California Partnership for Long-Term Care program policy.  LTC insurance provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that need constant supervision. This policy or certificate is not a Medicare supplement (policy or certificate).

11-Digital Estate Planning is not available for customers situsted in FL or located in GU, PR and VI. It is not included with dependent life coverages or certain GUL/GVUL policies. Domestic Partnerships are not currently supported however members in a domestic partnership may use a MetLife Legal Plans attorney for their planning needs.  Online Notary is not available in all states.  If you are unable to access the Legal Plans website, you can find a network attorney by calling MetLife Legal Plans at 1-800-821-6400, Monday through Friday, 8am-8pm EST.  You will need to provide your company name, customer number and the last 4 digits of the policyholder's social security number.  Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.

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 Customer Name and are subject to each state's laws and availability.  Specific details regarding these provisions can be found in the booklet certificate.

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 contact your benefits administrator or MetLife for costs and complete details.

Life and AD&D coverages are provided under a group insurance policy (Policy Form 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 insurance policy. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent. 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.



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