2027 Edition

Employee Benefits Guide

Protection at every step

About this guide

Summary

This comprehensive guide includes affordable, sustainable and desirable benefit options to enhance your employment experience at MetLife Legal Plans.

Our goal is to provide comprehensive and competitive benefits to fit your lifestyle and help meet your individual and family benefit goals.

Take time to review the guide and familiarize yourself with the benefit offerings. Whether it is our pre-tax benefits – medical, dental, vision or HSA contributions (available only when electing the HSA medical plan) - or the Voluntary Employee Life benefit, MetLife Legal Plans offers value to your employee experience.

If you have any questions concerning the content of this guide, please feel free to submit questions to **benefits@legalplans.com** and someone will reach out to you directly.

Contents

Employee Benefits

Eligibility	4
Enrolling through ADP	5
Medical Benefit Options	6
Medical Plans – Medical Mutual	7
Health Savings Account (HSA)	8
Where to Find Care -	9
• Telehealth	9
• Convenience Clinic	9
• Urgent Care	9
• Emergency Room	9
Symptom Reference Chart	10
24/7 Nurse Line	11
TELUS Health (EAP)	12
Dental - MetLife	13
Vision – Superior Vision	14
Company Provided Benefits	15
Voluntary Employee, Spouse/DP, Child Life	16
Accident Insurance	17-18
Hospital Indemnity Insurance	19
Critical Illness Insurance	20-21
401(k)	22
CAPTRUST Financial Advisors	23
Your Money Line	24
Paid Time Off (PTO)	25
Paid Parental Leave (PPL)	26
Employee Legal Plan Services	27
Identity Restoration - Aura	28
Identity Theft & Fraud Protection - Aura	29
Family First Caregiving Solutions	30
MetLife Pet Insurance Services	31-32
Farmers® Select Home & Auto Ins.	33

Additional Offerings by Medical Mutual

SmartShopper	34
MedMutual Maternity App	35
Lark Digital Coaching	36
Strive Health – Kidney Disease	37
Chronic Condition Pain Management	38
Sword Health	39
Bloom Program	40
Pivot Breathe – Smoking Cessation	41
MedMutual SeniorAssist™	42
MedMutual ResourceConnect	42
MedMutual Wellness	43
Weight Loss with WW®	44

Further Information

Contacts	45
Notices	46



Eligibility

All full-time associates working at least 30 hours per week are eligible for benefits.
All benefits are effective on the first day of the month following your date of hire, except the Long-Term Disability which begins after 6 months of employment. Eligible dependents are: Spouse, Domestic Partners (paperwork required), biological children, step-children, Domestic Partner children.

Qualified Life Events

Generally, you may only change your benefit elections during the Open Enrollment period. However, since life happens, you may also change your benefit elections during the year if you experience a Qualified Life Event. Documentation is required.

Important—Changing Benefits After Open Enrollment

You cannot make changes to your medical, dental, vision or your HSA coverage unless you have a Qualified Life Event. If you do not contact **benefits@legalplans.com** within 30 days of the Qualified Life Event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified Life Event).

Qualified Life Event and Documentation

Life Event	Qualified Life Event Documentation
Marriage	Copy of marriage certificate
Divorce or Legal Separation	Copy of divorce decree / separation paperwork
Death (spouse / child)	Copy of death certificate
Birth or adoption	Copy of birth certificate or copy of legal adoption papers
Step-child	Copy of birth certificate plus a copy of the marriage certificate between employee and spouse
Change in your eligibility status (i.e full-time to part-time)	Notification of increase or reduction of hours that changes coverage status
Change in spouse's benefits or employment status	Notification of spouse's employment status that results in a loss or gain of coverage

Enrolling in Benefits

ADP Workforce Now

You will need the credentials you created during the **new hire process** to access the benefit enrollment portal.

To enroll, follow these simple steps:

1. Log in at:
https://workforcenow.adp.com

2. Enter your User ID and Password, then click **Sign In.**

3. Once logged into the system, you will be presented with a pop-up showing important information about enrollment.

Your Medical Benefits

MetLife Legal Plans offers two options

MetLife Legal Plans **offers two medical plan options** – a **Traditional PPO Plan** and an **HSA Plan** (with an employer contribution)**,** both through Medical Mutual - to its full-time benefit eligible associates. Election of this benefit is voluntary, and payroll deducted on a semi-monthly, pre-tax basis, with the company paying a sizable portion of the premium.

Once elected, changes to plan coverage cannot be requested during the plan year unless a Qualified Life Event occurs. The plan year covers associates and their dependents from January 1st through December 31st of each year.

1

PPO Traditional Medical Plan

The **Traditional PPO plan** offers co-pays for certain services such as doctor's visits and prescriptions. It is important to note that if you stay in-network, you will receive the highest level of benefit discounts. Using providers out-of-network will cause higher out-of-pocket costs and will satisfy a higher deductible.

2

HSA Medical Plan

The **HSA Plan** allows members to save money on a pre-tax basis into a Health Savings Account (HSA) up to the yearly maximum limits set annually by the IRS.

HSA Savings Provider

Health Savings Account (HSA) is a way to use pre-tax savings to help cover medical, dental and vision expenses that are not typically covered by the medical plan. HSA's work alongside High-Deductible Health Plans, so you must be enrolled in the HSA Medical plan option in order to make or receive HSA contributions.

Plan information for both options is listed on the following pages.

Your Medical Benefits

Medical Mutual

Choice is important. Please take time to consider each plan, the monthly costs and how each plan pays for things like doctor's visits, prescription drugs and other services before making your election.

Below is a listing of certain plan details for both the **Traditional PPO and HSA plans**. Note that your biggest cost savings is by staying in the network. For full plan details, please access the Summary Plan Description located on the People Team page on SharePoint under "Documents."

Coverage Summary	Traditional PPO Plan	HSA Plan
Deductibles		
Individual / Family (Employee + Spouse, Child or Family)	$1,500 / $3,000 In-Network $3,000 / $6,000 Non-Network	$3,500 / $7,000 In-Network $4,000 / $8,000 Non-Network
Out of Pocket Max: Individual / Family (Employee + Spouse, Child or Family)	$4,500 / $9,000 In-Network $7,500 / $14,500 Non-Network	$4,000 / $8,000 In-Network $16,000 / $32,000 Non-Network
Co-Insurance / Co-Pays		
Primary Care	$15 Co-Pay per visit	Deductible then $25
Specialist	$15 Co-Pay per visit	Deductible then $50
Urgent-Care	$75 Co-Pay per visit	Deductible then $75
Emergency Room	$250 Co-Pay per visit	Deductible then $250
Chiropractic (20 Visits)	$15 Co-Pay per visit	Deductible then $25
Preventive Services	100% Covered	100% Covered
Pharmacy		
Tier 1 Generic*	$15 / $38	No charge after deductible
Tier 2 Preferred Brand*	$40 / $100	No charge after deductible
Tier 3 Non-Preferred Brand*	$75 / $188	No charge after deductible
Specialty	Applicable drug tier co-pay applies	Covers up to a 30-day supply. No charge after deductible.
Premium	**Semi-Monthly Deduction**	**Semi-Monthly Deduction**
Employee	$126.82	$87.17
Employee + Spouse	$266.32	$183.06
Employee + Child(ren)	$237.41	$163.18
Family	$365.25	$261.50

*Pharmacy note: retail / home delivery

Your Medical Benefits

Health Savings Account

A **Health Savings Account (HSA)** is a way to use pre-tax savings to help cover medical, dental and vision expenses that are not typically covered by the medical plan. HSA's work alongside High Deductible Health Plans, so you must be enrolled in the HSA Medical plan option in order to make or receive HSA contributions.

Money saved in this account also offers triple tax protection. The money goes into the account tax-free, it can be invested and grow tax-free, and when you use it for qualified medical expenses it comes out tax-free. HSA's cover care items such as deductibles, copays, coinsurance and more. Money in the account can also be rolled over from year to year if it is not used and you have access to the funds at any time, even if you part ways with MetLife Legal Plans.

For those enrolled in the HSA Medical plan, MetLife Legal Plans will automatically contribute the amounts listed below on an annual basis divided into quarterly payments regardless of whether or not an employee contributes. Amounts are pro-rated for associates joining the coverage mid-quarter.

MetLife Legal Plans Annual HSA contribution:

Type of Coverage	Deposit #1 January	Deposit #2 April	Deposit #3 July	Deposit #4 October	Total Deposits for 2027
Associate	$412.50	$412.50	$412.50	$412.50	$1,650.00
Associate + Spouse / Child / Family	$1,000.00	$1,000.00	$1,000.00	$1,000.00	$4,000.00

Optional Employee Annual HSA maximum contribution:

Employees may also elect to contribute additional pre-tax money towards the yearly contribution limits, not to exceed the following 2027 amounts (less MetLife Legal Plans contribution amount above):

Single $4,500 Family $9,000

If you are age 55 or older, you may contribute an additional $1,000 in catch-up contribution.

More helpful information about an HSA is provided here by Optum Financial®

HSA Quick Guide

Where to find care



Understanding your options can help you save time and money

When it comes to taking care of yourself or your loved ones, you want to receive the best care as quickly and affordably as possible. When you are ill, injured or feeling like you need immediate care, always call your primary care physician (PCP) first. If you can't reach your PCP or you don't have time for an office visit, you have several other options.



Nurse Line (see next page for more details)

A free call-in service offered by Medical Mutual, providing 24/7 access to registered nurses for answers and assistance with health-related questions.



Telehealth (Telemedicine)

A service that allows you to connect with your provider virtually using a smart phone, tablet or computer. Many providers offer scheduled telehealth appointments. You may also have access to an on-demand telehealth service that is available 24/7.



Convenience Clinic

A walk-in clinic located in some drug and grocery stores, staffed by a physician's assistant or nurse practitioner. Convenience clinics don't require an appointment and have shorter than average wait times.



Urgent Care

An Urgent Care facility saves time and money compared to an emergency room. Many are open evenings and weekends. Urgent care facilities don't require an appointment and have average wait times.



Emergency Room (ER)

A facility located in a hospital, providing 24/7 care in case of emergencies and acute care without an appointment. ER visits for non-emergency symptoms may result in extremely long wait times and significantly higher costs compared to visiting a non-emergency location.

On the following page, please find a chart to help you decide when to best use each of these services based on symptoms.

Symptom Reference Chart

Medical Mutual



	ER/911	Urgent Care	Convenience Clinic	Primary Care Physician	Telehealth
Allergic reactions*	●	●		●	
Allergies		●	●	●	●
Annual preventive care visit				●	
Asthma		●		●	
Back pain (minor)		●	●	●	
Bleeding (heavy)	●				
Broken bone (major)	●				
Broken bone (minor)		●		●	
Bronchitis		●	●	●	●
Change in vision (sudden)	●				
Chest pain	●				
Cold and flu symptoms		●	●	●	●
Cut/burn (major)	●				
Cut/burn (minor)		●		●	●
Ear infection		●	●	●	●
Head injury (severe)	●				
Infection		●		●	
Insect bite		●		●	●
Pink eye		●	●	●	●
Rash		●		●	●
Respiratory infection		●	●	●	●
Shortness of breath	●				
Sinus problems		●	●	●	●
Spinal injury	●				
Sprain or strain		●		●	●
Trouble speaking (sudden)	●				
Urinary tract infection		●	●	●	●
Vaccinations (also flu shots)			●	●	
Wheezing		●		●	
X-ray		●		●	

*Severe allergic reactions, such as tongue/throat swelling, difficulty speaking, swallowing or breathing should be seen in an ER.

Please Note: This is a sample list of services and may not be all-inclusive. This does not take the place of professional medical advice, diagnosis or treatment. Although this information is intended to help make the best decision for care, if you feel that your situation is life-threatening, go to the nearest emergency room.



Medical Mutual 24/7 Nurse Line

Your coverage with Medical Mutual provides you with toll-free, 24/7 FREE immediate access to live, highly trained, compassionate, and experienced nurses to:

- Help advise you personally, no matter the size of the concern.
- Provide easy-to-understand explanations about medical tests and results, health and wellness concerns and connect you with the appropriate resources.
- Talk you through self-care for treating minor medical conditions at home.
- Help determine and make an informed decision of whether you need to visit your doctor, an urgent care, or the ER.
- Assess symptoms using nationally accredited guidelines.
- Stay on the line until you are comfortable with the information you have been provided.



Call 888-912-0636 today
to take advantage of this value-added benefit.

TELUS Health EAP

Offered through MetLife

All of us have experienced some type of personal problem, concern or emotional crisis at one time or another. The TELUS Health EAP program can help you and your family, those living at home, get professional support and guidance to make life a little easier. This program provides you with easy-to-use services to help with everyday challenges of life. The TELUS Health benefit is FREE to use and available 24/7/365.

Advisors are easy to reach via the following modes of communication:

Phone: 888-319-7819 – Select "Employee Assistance Program" when prompted
Email: answers@HealthAdvocate.com Web:
one.telushealth.com
User Name: metlifeeap
Password: eap

Mobile app:

User Name: metlifeeap
Password: eap

Receive five (5) in person, phone or video consultations who can help with the following personal, family or work issues in the following areas:

- **Family:** Going through a divorce, caring for an elderly family member, or returning to work through reorganization
- **Work:** Job Relocation, building relationships with co-workers and managers, or navigating through reorganization
- **Money:** Budgeting, financial guidance, retirement planning, buying and selling a home, or tax issues
- **Legal Services:** Issues relating to civil, personal and family law, financial matters, real estate planning.
- **Identity Theft Recovery:** ID Theft prevention tips and help from a financial counselor if you are victimized.
- **Health:** Coping with anxiety or depression, getting the proper amount of sleep, or how to kick a bad habit like smoking.
- **Everyday Life:** Moving and adjusting to a new community, grieving the loss of a loved one, military family matters, or even training a new pet.

TELUS Health offers educational tools and resources at your fingertips, via their online website and on the mobile app. There is a chat feature so you can talk with a consultant to guide you to the information you are looking for or help you schedule an appointment with a counselor.

All outreach to TELUS Health is strictly confidential and all staff follow careful privacy protocols and comply with all governmental privacy standards. TELUS Health is not affiliated with any insurance company or third-party provider. TELUS Health does not replace health insurance coverage, provide medical care or recommend treatment.



Your Dental Benefits

MetLife

Taking care of your oral health is not a luxury, it is a necessity to long-term optimal health.

With a focus on prevention, early diagnosis and treatment, Dental insurance can greatly reduce your costs when it comes to restorative, and emergency procedures. Preventive services are covered at no cost to you and include routine exams and cleanings.
You will only pay a small deductible and coinsurance for basic and major services.

When you visit a dentist in the network, you will maximize your savings. These dentists have agreed to reduced fees, which means you won't get charged more than your expected share of the bill.

To find a network provider, log in to the MetLife website at www.metlife.com.
Choose "Find a Dentist" and then "PDP."

Dental Benefits Summary	
Deductibles	
Individual	$50
Family	$100
Annual Amounts Covered	
Preventive Services	100%
Basic Services	80%
Major Services	50%
Annual Plan Maximum	$1,500
Orthodontic Services *(for dependents ages 20 & younger only)*	50%
Semi-Monthly Payroll Deduction	
Employee Only	$1.97
Family	$7.06

Your Vision Benefits

Superior Vision by VersantHealth

Healthy eyes and clear vision are an important part of your overall health and quality of life. As a benefit eligible associate, you have the opportunity to elect vision coverage through Superior Vision by VersantHealth. Superior Vision is dedicated to providing associates with a breadth of choices leveraging a robust network of providers, including Costco Optical, LensCrafters, Pearle Vision, Walmart, as well as online eyewear providers, such as ContactsDirect and 1 800 Contacts.

Associates can choose the type of provider that best fits their needs and have access to some of the latest corrective eyewear and procedures, like progressive lens coverage and Lasik®. Hearing aid discounts are also available.

The table below summarizes the key features of the vision plan.

Please refer to the official plan documents for additional information on coverage and exclusions. Search for your provider at Superior Vision - Find an Eye Care Professional.

Superior Vision Coverage Summary		
In-Network	**Co-Pay**	**Frequency**
Eye Exam	$0	Every 12 Months
Prescription Lenses	$0	Every 12 Months
In-Network	**Vision Benefits**	
Frames	$130 allowance plus 20% off	
Contact Lenses - Cosmetic	$130 allowance plus 20% off	
Contact Lenses - Disposable	$130 allowance, plus 10% off	
Medically Necessary	$0	
Premium	**Semi-Monthly Deduction**	
Employee Only	$1.64	
Employee + Family	$4.20	

Company Provided Benefits

Life & Accidental Death & Dismemberment Insurance
MetLife

Life insurance provides financial security, especially for those who depend upon you for support. MetLife Legal Plans is pleased to offer you Company Paid **Life Insurance and Accidental Death & Dismemberment (AD&D)** insurance at 1x your salary. Beneficiary selection is mandatory at the time of benefit enrollment, as your selected beneficiaries will receive a lump sum payment if something happens to you while employed by MetLife Legal Plans.

Short-Term Disability (STD)
MetLife

MetLife Legal Plans also provides **Short Term Disability (STD)** as a Company Paid Benefit. This plan pays 60% of your pre-disability earnings up to a maximum of $2,500 per week for up to 26 weeks should you be unable to work. Coordinated benefits are offered in certain states where there are state mandated Paid Medical/Paid Family Leave provisions.

Long-Term Disability (LTD)
MetLife

MetLife Legal Plans also provides **Long Term Disability (LTD)** to its employees should you become disabled and unable to work due to an illness or personal injury. This is paid at 60% of your pre-disability earnings up to $6,000 per month. LTD begins once your STD has been exhausted and continues up to Social Security Normal Retirement Age.

MLP Provided Insurance Summary		
Basic Employee Life & AD&D Insurance		
Employee Benefit	1x base salary **	
Short Term Disability (STD)		
Short Term Disability (STD)	60% of your earnings up to $2,500 per week	
Duration	Maximum of 26 weeks	
Elimination Period	**Illness:** no elimination period	**Accident:** 7 days; benefits start on day 8
Long Term Disability (LTD)		
Benefit	60% of your earnings up to $6,000 per month	
Duration	Up to Social Security Normal Retirement Age	
Elimination Period	180 days	

**Age reduction applies at ages 70-74 (65%) and age 75+ (50%)

Voluntary Life Benefits

MetLife

Voluntary Insurance – Employee Paid

MetLife offers MLP associates the opportunity to enhance their life insurance by providing an affordable way to leave their loved one's money when they die. Premiums are based on an associates (or spouses) age and are age banded in 5-year increments. Premiums will only change at the beginning of each year if an associate moves to another age band prior to 1/1 of the plan year. You may elect Employee as well as Spouse or Child life. Statement of Health is required for all new Employee Life and Spouse Life elections over the $20,000 Guaranteed Issue amount. Child Life coverage benefits all covered dependent children up to the age of 26.

Employees must elect Employee life to be able to elect Spouse and/or Child Life coverage. If an Associate doesn't elect life coverage at initial offering upon hire,

Voluntary Life Benefit	Employee	Spouse/ Domestic Partner	Child
Benefit Level	Increments of 1x, 2x and 3x Base Salary	Increments of $10,000; max $50,000	Flat $10,000 benefit for each child regardless of number of children covered
Guaranteed Issue	GI of 1x Base Salary. Additional 2x or 3x Base Salary elections must complete a Statement of Health; if not elected at initial offering upon hire, Statement of Health is required	GI of $20,000; additional amounts require Statement of Health approval; must enroll in Voluntary Employee coverage to elect Voluntary Spouse coverage.	GI of $10,000; no additional coverage available; must enroll in Voluntary Employee coverage to elect Voluntary Child coverage.
Premium Determination	Age banded based on the age of employee as of 12/31 the prior year	Age banded based on the age of spouse as of 12/31 of the prior year	Flat rate for all covered dependents from ages 0-26
Age Reduction	No Age Reduction	No Age Reductions	Dependent children are automatically dropped from coverage the end of the month they turn 26
Waiver of Premium	If associate becomes totally disabled before age 60, coverage will continue to age 65 without payment of premium	No Waiver	No Waiver



Voluntary Accident Insurance

MetLife

Life can have unexpected ups and downs. MetLife Accident Insurance can ease the burden by supplementing existing medical coverage and help provide financial support to pay for out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services. Benefits are paid regardless of what is covered by medical insurance and payments are made directly to covered employees to spend as they choose.

Accident Insurance provides features such as:

- ✓ No coordination with other insurance benefits
- ✓ Lump-sum payment of benefit that can be used as you feel necessary
- ✓ Access to discounts or services that will provide actionable tools and resources to help navigate life's twists and turns **discounts and services may not be available in all states*
- ✓ Portable policy - continue to retain the policy and premium even if you sever employment with MetLife Legal Plans **may have certain eligibility requirements and limitations*
- ✓ Children are covered until the end of the month of reaching age 26
- ✓ Guaranteed Issue
- ✓ Benefits are paid in addition to what is covered under your medical, dental or vision insurance policy.
- ✓ Age reductions – 25% at 65-69; 50% at age 70 and older
- ✓ Offset of premium – a yearly health screening benefit of $50 per year is reimbursable for each covered member (includes all covered persons). Screenings include services such as routine health check-up exam, blood tests for cholesterol & triglycerides, colonoscopy, dental exam, coronavirus testing, hearing test, etc. *To see a full listing of covered benefits, please consult the statement of coverage.*

Example of a common accident:

Shelly's daughter, Melissa (5) fell and cut her chin open. Shelly takes the child to the ER. ER determines that Melissa needs stiches. Shelly files a claim and is reimbursed for the following:

ER Visit = $150 Repair with Stitches < 2 inches = $75

Total Reimbursement Check = $225 which can be used to cover deductible expenses or however the covered individual sees fit to use the money.

Accident Coverage Level	Semi-Monthly Deduction
Employee	$2.40
Employee + Spouse/Domestic Partner	$4.80
Employee + Child(ren)	$5.67
Family	$6.78

This information is intended only as a general summary of benefits. A more complete description of benefits and terms under which they are provided {including cost, limitations, and exclusions} are contained in the policy. This critical illness coverage is not comprehensive health insurance coverage. It does not satisfy the individual mandate of the Affordable Care Act and does not meet the requirements of minimum essential coverage as defined by federal law.

Voluntary Accident Insurance, cont'd**

MetLife

Emergency Treatment	Your Cash Benefit
Ambulance	$300
Air Ambulance	$1,000
Emergency Room	$150
X-Ray	$150
Initial Care Visit	$75
Physician Follow-Up	$75

Specific Injuries	Your Cash Benefit
2nd or 3rd Degree Burns; based on area	$75 - $10,000
Concussion	$250
Dental Crown	$200
Dental Extraction	$100
Eye (surgical repair)	$300
Coma	$7,500
Laceration Benefit	$50-$400

Closed Fractures*	Your Cash Benefit
Finger, Toe	$100
Hip, Thigh (Femur)	$4,000
Rib	$750
Leg (Tibia and or Fibula)	$1,500
Ankle	$500
Kneecap (Patella)	$500
Skull Fracture – depressed (except bones of face or nose)	$4,000

*Fracture benefits are non-surgical

Miscellaneous	Your Cash Benefit
Hospital Admission	$1,000
Hospital Daily Confinement	$200
Lodging Benefit	$100 per night (15 days max per year)
Health Screening Benefit***	$50 per covered individual per year

For a full list of covered categories, please consult the plan document.

To see covered Health Screenings, please consult the plan document or the listing on page 20 of this guide.

Voluntary Hospital Indemnity Insurance

MetLife

MetLife's Hospital Indemnity Insurance provides always-on protection that works alongside medical insurance to provide extra support for both routine care and unexpected health moments.

Hospital[1] stays can often involve multiple treatments, tests, and therapies, which can be expensive even with medical insurance. Whether admission[2] to the hospital is expected or unexpected, there can be a lot of expenses to keep in mind:

- Essential living expenses, especially if you can't work or if a relative takes time off to help care for you
- Medical co-pays and deductibles
- Extra expenses associated with out-of-network care and treatment.
- Additional childcare expenses while you recover

Hospital indemnity insurance can give you the financial support you need when a planned, or unplanned, hospital stay disrupts daily life. It provides direct cash benefits for hospital admission[2] and for each day you or a covered family member is hospitalized—and continues with inpatient care needed during recovery. This benefit can help you focus more on your recovery and focus less on the extra expenses an accident or illness may bring.

- Enrollment is simple—no medical questions or exams required for you or your eligible family members[3]
- Robust coverage and support at a cost-effective monthly rate
- Payment through payroll deductions
- Straightforward claims experience with clear steps

1. "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.
2. 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.
3. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions as set forth 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.

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.

Hospital Indemnity Coverage Level	Semi-Monthly Deduction
Employee	$5.21
Employee + Spouse/Domestic Partner	$10.49
Employee + Child(ren)	$8.53
Family	$13.81



Voluntary Critical Illness Insurance

MetLife

As the cost of healthcare continues to rise, many employees are faced with widening financial gaps. Critical Illness coverage can help minimize the financial risk associated with a major illness which can result in out –of-pocket medical and non-medical expenses. MetLife's Critical Illness coverage compliments your existing medical benefits. It offers financial peace of mind during a difficult time and allows you to focus on your recovery. Payment of benefits under this policy are paid in addition to what is covered under your health insurance policy.

MetLife offers MLP associates a guaranteed issue amount of $10,000 in coverage. Spouse/Domestic Partner and Child coverage are offered at a guaranteed issue amount of $5,000 each. Dependent children are covered up to the end of the month they turn 26, which is in-line with the rest of MLP's benefit offerings. Deductions are based on age of employee

All coverage is extended with no pre-existing condition limitations so long as the condition occurs on or after the coverage effective date even if it results from a pre-existing condition. This policy is also portable (with premiums remaining the same) should you ever choose to leave MLP.

Covered Conditions	Initial Benefit	Recurrence Benefit
Cancer Category		
Invasive Cancer	100% of Benefit Amount	100% of Initial Benefit
Non-Invasive Cancer	25% of Benefit Amount	100% of Initial Benefit
Skin Cancer	5% of Benefit Amount, but not less than $250	NONE
Coronary Artery Disease Category		
Coronary Artery Bypass Graft (CABG) - where surgery involving either a median sternotomy or minimally invasive procedure is performed	50% of Benefit Amount	100% of Initial Benefit
Heart Attack Category		
Heart Attack	100% of Benefit Amount	100% of Initial Benefit
Kidney Failure Category		
Kidney Failure	100% of Benefit Amount	NONE
Major Organ Transplant Category		
Major Organ Transplant For heart, lung, pancreas, and liver	100% of Benefit Amount	NONE
Progressive Disease Category		
Alzheimer's Disease	100% of Benefit Amount	NOE
Stroke Category		
Stroke	100% of Benefit Amount	100% of Initial Benefit

Voluntary Critical Illness Insurance, cont'd

MetLife

Health Screening Benefit	
Payable if an eligible covered person takes one of the screening/prevention measures listed below Benefit Amount - $50 Times payable per Calendar Year: • 1 time per Employee • 1 time per Spouse/Domestic Partner • 1 time per Dependent Child Screenings covered by the Health Screening Benefit include the following:	
routine health check-up exam	fasting blood glucose test
biopsies for cancer	fasting plasma glucose test
blood chemistry panel	flexible sigmoidoscopy
blood test to determine total cholesterol	hearing test
blood test to determine triglycerides	hemoccult stool specimen
bone marrow testing	hemoglobin A1C
breast MRI	human papillomavirus (HPV) vaccination
breast ultrasound	immunization
breast sonogram	lipid panel
cancer antigen 15-3 blood test for breast cancer (CA 15-3)	mammogram
cancer antigen 125 blood test for ovarian cancer (CA 125)	oral cancer screening
carcinoembryonic antigen blood test for colon cancer (CEA)	pap smears or thin prep pap test
carotid doppler	prostate-specific antigen (PSA) test
chest x-rays	serum cholesterol test to determine LDL and HDL levels
clinical testicular exam	serum protein electrophoresis
colonoscopy	skin cancer biopsy
complete blood count (CBC)	skin cancer screening
coronavirus testing	skin exam
dental exam	stress test on bicycle or treadmill
digital rectal exam (DRE)	successful completion of smoking cessation program
Doppler screening for cancer	tests for sexually transmitted infections (STIs)
Doppler screening for peripheral vascular disease	thermography
echocardiogram	two-hour post-load plasma glucose test
electrocardiogram (EKG)	ultrasounds for cancer detection
electroencephalogram (EEG)	ultrasound screening of the abdominal aorta for abdominal aortic aneurysms
endoscopy	virtual colonoscopy
eye exams	

This information is intended only as a general summary of benefits. A more complete description of benefits and terms under which they are provided, including cost, limitations and exclusions, are contained in the policy. This critical illness coverage is not comprehensive health insurance coverage. It does not satisfy the individual mandate of the Affordable Care Act and does not meet the requirements of minimum essential coverage as defined by federal law.

Your 401 (k) Benefits

T. Rowe Price

MetLife Legal Plans understands the importance of financial health for your future retirement. MLP further enhances that financial security by making a semi-monthly company contribution to your account at a rate of 3% of applicable earnings, regardless of your personal contribution amount.

As a MetLife Legal Plans employee, you are eligible to participate in the plan as long as you are 18 years of age or older and have met the eligibility requirement by the 1st of the month following the hire date.

You must enroll on-line at Login | T. Rowe Price

- MLP offers both pre-tax and post-tax (Roth) contribution options.
- You may contribute any amount up to the 2027 calendar year maximum of $24,500.
- If you reach the age of 50 in 2027, you may contribute an additional “catch-up” contribution of $8,000.
- For those who are between the ages of 60-63, your “catch-up” contribution maximum is $11,250 in 2027.
- Effective 1/1/2026, those associates with prior year FICA wages of $150,000 or more must make all workplace plan catch-up contributions as Roth (after-tax) contributions per the Secure 2.0 Roth Catch-up Requirement provision
- There is an auto-enroll feature that begins at 5% and will increase your annual contribution in 1% increments each January, up to a maximum of 10%. This contribution amount may be altered at any time through the T. Rowe Price website.
- Associates are 100% vested in their own contributions regardless of when saving began. Associates are 100% vested in MLP contributions after 2 years of service with MLP. Employees hired prior to 1/1/2027 will be vested after 2 plan years of service (1,000 hours worked per year).
- Associates may change their contribution at any time, including stopping contributions, by logging into the T. Rowe Price website and making a change.
- All contribution changes must be made through the T. Rowe Price website.
- If you have questions, you may contact T. Rowe by phone at 800-537-6172.

Invest With Confidence T.RowePrice®

***Please remember to add beneficiaries when you set up your account as this is an important step in the retirement savings process.**

401(k) Retirement Advice

CAPTRUST Financial Advisors

MetLife Legal Plans has partnered with CAPTRUST to provide you with independent advice to help you make progress toward your financial wellbeing. They are available to provide you with financial guidance for your goals, including your retirement plan decisions (conversations include emergency savings, debt, budgeting, college savings, etc.).

Call them at **800-967-9948** to learn more or schedule an appointment. You may also visit their website at www.captrustatwork.com, or scan the QR code below.

RETIREMENT BLUEPRINT®

- CAPTRUST Retirement Blueprint® technology allows our financial advisors to give you personal retirement planning advice.
- The financial advisor will help you identify your goals and your risk tolerance.
- The financial advisor will take you through various "what if" scenarios to optimize different retirement strategies.
- You will have the opportunity to implement advice on the spot with assistance from your financial advisor.
- You will have access to your blueprint immediately after your consultation.
- A reminder will be sent to you on an annual basis to update your blueprint.

CAPTRUSTADVICE.COM

There are a number of resources available to you on the participant website:

- Schedule your appointment with a financial advisor.
- Access helpful articles on a range of topics.
- Check your progress with financial calculators.
- Watch informative three-minute videos from CAPTRUST subject matter experts.
- Register for easy-to-understand topical financial webinars.
- View recordings of prior webinars.

FINANCIAL WELLNESS

- CAPTRUST services and technologies help you address difficult financial challenges—from managing student loan debt to securing retirement
- CAPTRUST's financial wellness and advice services meet you where you are in your career, with the help you need to answer the most pressing questions about your various financial goals

CAPTRUST AT WORK

Budgeting Help and Solutions

Your Money Line

MetLife Legal Plans is proud to announce a partnership with Your Money Line, a financial wellness program to help ensure our associates have the guidance and resources needed to create and maintain financial stability.

Your Money Line provides courses, tools, videos and guidebooks to help create a unique and individualized learning experience for various household matters like:

- Budgeting
- Financial pinches
- Credit card debt
- Feeling overwhelmed about finances
- Housing issues
- Transportation struggles
- Inability to retire
- Unexpected crises
- Financial check-ups
- Student Loans

Enrollment in the program is free and open to other members of your household. Sign up for an online account at www.yourmoneyline.com/legalplans.

Your Money Line also offers free, unlimited sessions with certified financial coaches who can offer more than expert financial advice. They are empathetic individuals dedicated to helping associates make informed decisions about financial matters without judgement. Financial coaches are available Monday – Friday 9:00 am to 9:00 pm ET by calling (833) 890-4077.

YOUR MONEY LINE

Your Paid Time Off (PTO) Benefits

MetLife Legal Plans

MetLife Legal Plans awards pro-rated PTO at the time of hire and annually for subsequent years on January 1st, based upon the schedules below.

Quarter of Hire (based on Hire Date)	PTO Time Awarded
1st Quarter	18 Days
2nd Quarter	16 Days
3rd Quarter	9 Days
4th Quarter	7 Days
PTO Awarded Annually on January 1	Year of service achieved during the year
Years of Service / Employment	Days added to your PTO Balance
1 Year – 2 Years	23 Days*
3 Years – 8 Years	28 Days
9 Years – 19 Years	33 Days
20+ Years	39 Days

MLP PTO Benefits

Note 1: A maximum of 10 days may be rolled over each calendar year.

Note 2: Up to a maximum of 20 days may be kept in a PTO Reserve (for Union Associates Only).
Note 3: Unused PTO days are NOT paid out upon termination of employment (subject to state law requirements)

* *Management receives an extra 5 days for years 1-2 for a total of 28 days of PTO time.*

Taking a Volunteer Day

* MLP provides 8 hours of Volunteer Time available to all full-time associates after the completion of 90 days of service. Time may be used as one 8-hour increment or two 4-hour increments on a calendar year basis and is not eligible to roll over.

Your Paid Parental Leave Benefits

MetLife Legal Plans

Parental Leave

MetLife Legal Plans recognizes that bonding is important to the development of a lifelong relationship with a new child, whether through birth or adoption. This policy aligns with and reinforces our commitment to the work/life balance initiatives we make in support of our employees and their families.

This policy will provide paid time off to bond with their new child to all regular full-time associates who have completed 1 year of service with MetLife Legal Plans. Covered associates include the biological parent of a newborn child, the partner of an individual who has given birth to a newborn child, legal parents of a newborn child born through surrogacy or legal parents of an adopted child (excluding adoptions of existing children of the employee's partner). This policy will run concurrent with FMLA/Short Term Disability/ADA/Personal Leave time.

Maternity

Birth of a child

Upon the birth of a child, regular full-time associates will receive either six or eight weeks of Short-Term Disability, depending on method of birth, to commence on the date of the birth of a child. Once the six- or eight-week period ends, the associate would then receive up to an additional six weeks of 100% payment of their regular wages under this policy.

Adoption of a child

Regular full-time associates who adopt a child under the age of 18 will receive 100% of their regular wages for six weeks after the placement of the child.

Prior to birth

If a regular full-time associate must go out on leave prior to the birth of a child due to their health or the health of the child, the employee will receive short-term disability benefits at 60% of their pre-disability salary, up to $750 per week, until the birth of the child, and for six to eight weeks thereafter, depending on method of birth. The associate would then receive up to an additional six weeks of 100% payment of their regular wages under this policy.

Paternity

Birth or Adoption of a child

Regular full-time associates who parent a new child through either birth or adoption (child must be under the age of 18) will receive 100% payment of their regular wages for two weeks. FMLA for birth/adoption may be used in one week increments after the exhaustion of the paid parental leave with both Human Resources and manager approval. All FMLA time must be exhausted within the first year of the child's life.

The policies described above are integrated with and supplement MetLife Legal Plan's policy under the Family Medical Leave Act (FMLA) and any related state or local laws; these policies allow an employee to receive paid leave that would not be otherwise available under the FMLA or state and/or local laws.

Paid leave under the Paid Parental Leave Policy will run concurrently with any FMLA/Short Term Disability/ADA/Personal Leave time and any leave governed by a related state or local law that the employee takes.



Your Legal Plan Benefits

As part of your employment with MetLife Legal Plans, associates, their spouses and their children have access to legal assistance for some of the most frequently needed personal legal matters – with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and service per year.[3]

Just create an account on the **Legal Plan Website** to see your coverages and select an attorney for your legal matter. Once you have selected an attorney, give them a call and make an appointment at a time that is convenient for you. That's it!

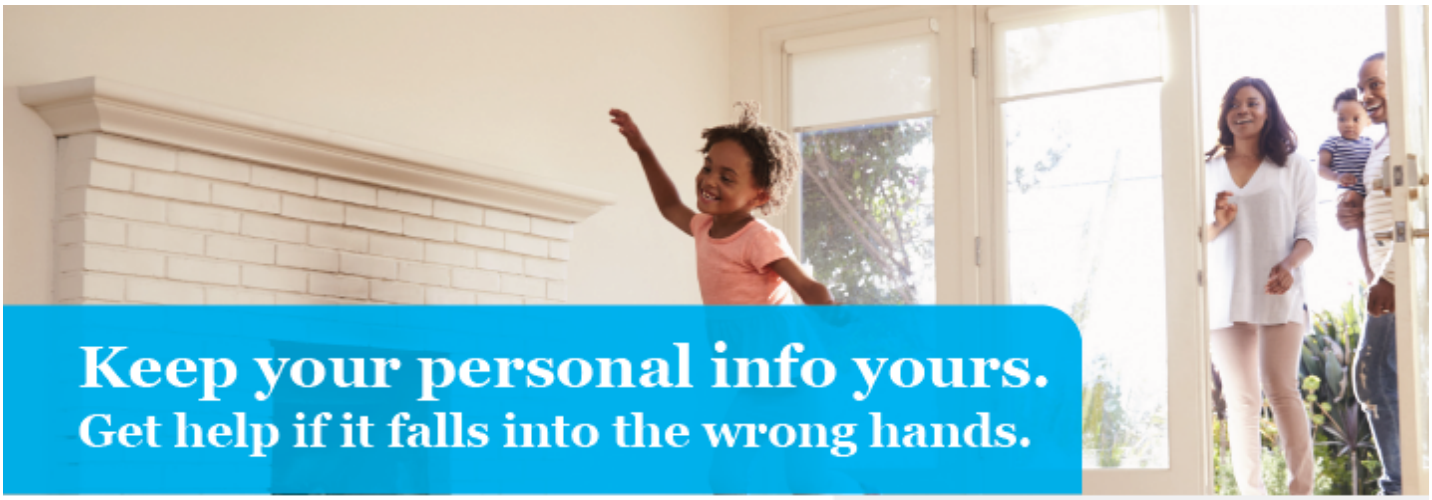
Money Matters	• Debt Collection Defense • Identity Theft Defense • Identity Restoration[4]	• Identity & Fraud Protection[4] • Negotiations with Creditors • Personal Bankruptcy	• Promissory Notes • Tax Audit Representation • Tax Collection Defense
Home & Real Estate	• Boundary or Title Disputes • Deeds • Eviction Defense • Foreclosure	• Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home	• Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	• Codicils • Complex Wills • Healthcare Proxies • Living Wills	• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	• Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	• Adoption • Affidavits • Caregiving Support (Family First)[5] • Change/Establish Custody Order • Conservatorship • Demand Letters • Divorce (8 hours)	• Enforce/Modify Support Order • Garnishment Defense • Guardianship • Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Personal Property Protection	• Prenuptial Agreement • Protection from Domestic Violence • Reproductive Assitance Law (20 hours)[6] • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	• Administrative Hearings • Civil Litigation Defense	• Disputes Over Consumer Goods & Services • Incompetency Defense	• Pet Liabilities • Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: • Deeds • Leases	• Medicaid • Medicare • Notes • Nursing Home Agreements	• Powers of Attorney • Prescription Plans • Wills
Traffic & Other Matters	• Defense of Traffic Tickets[7]	• Driving Privileges Restoration	• Repossession

1. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. You will be responsible to pay the difference, if any, between the plan's payment and the non-plan attorney's charge for services. MetLife Legal Plans is not responsible for legal work performed by out-of-network attorneys.
2. Digital notary and signing is not available in all states.
3. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.
4. 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.
5. This benefit provides the participant and their family a highly trained Care Team, provided by Family First, Inc., to navigate caregiving challenges. Family First is not a corporate affiliate of MetLife Legal Plans.
6. Surrogacy and reproductive assistance laws vary by state.
7. Does not cover DUI.

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, legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) filing fees, costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. [MLP4+Unique]

Identity Restoration

MetLife Legal Plans + Aura



Identity Restoration Services

Protect yourself and your family from identity thieves and fraud with education and support.

Realizing that you're a victim of identity theft is stressful and confusing. Trying to resolve the problem on your own can feel overwhelming. As part of your Legal Plan, you have access to resources to help reduce your risk, including:

+ Education to understand behaviors that can expose you and your loved ones to fraud.
+ Support from experts who can help you restore your identity and resolve fraud.

Reclaim your identity. Become empowered online.

Our team has helped millions of fraud victims and is here to help you, too. If you ever find yourself faced with an identity theft issue, you and your family can get help from one of Aura's Fraud Resolution Experts. Our experts are on standby to help you recover and restore your identity by placing fraud alerts, dealing with creditors, and more to make your identity yours again.

IDENTITY FRAUD FACTS

Identity restoration takes an average of 600 hours
SANS Institute, Identity Theft, 2021

54% of victims report additional stress
ITRC Consumer Aftermath Report, 2021

Identity theft victims each lose an average of $930
U.S. Department of Justice, Victims of Identity Theft 2018, 2021

About Aura

Aura, the leader in intelligent safety, has been protecting customers from identity theft, fraud, and online threats for over 25 years. Our team of Fraud Resolution Experts is on standby to help customers restore their identity and help prevent future fraud events.

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

Need assistance, call: 1-844-987-0705. For restoration tips, visit: https://legalplans-restoreid.com



Your Pet Plan Benefits

MetLife Pet Insurance

Optional Plan

Now more than ever, our pets make our family whole—they're the most loyal co-workers, the world's best listeners and our closest companions. Help protect your furry family members against unplanned vet expenses and complete your coverage with **MetLife Pet Insurance.**

Not sure if Pet Insurance is right for you? Consider this:

- **Get optional Preventive Care coverage**[1]

You may be able to cover up to 100%[2] of covered veterinary expenses at any U.S. licensed veterinarian, specialist or emergency clinic. Help keep your pet safe and healthy with preventive care like X-rays and ultrasounds.

- **Be better prepared for the unexpected**

According to a 2021 survey conducted by OnePollMetLife Pet Insurance, pet parents spend nearly $4,500 annually on care—a figure that is higher than what 61% of pet parents expected.

A small monthly payment can help you prepare financially for accidents and injuries down the road.

- **Help cover unplanned costs**

According to a 2020 MetLife Civic Sciences Survey, 1 in 5 pet owners say they are "not very comfortable" financially when it comes to managing veterinary expenses. When accidents and illnesses occur, Pet Insurance can help to reimburse you for covered vet expenses.

There's no better time to protect your pets and your finances.
Start today with our quick **3-step enrollment by calling 1-800-GET-MET8**

1. For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.
2. Reimbursement options include: 70%, 80%, 90% and 100% and a 50% option for MetGen policies and a 65% option for IAIC policies only.

Coverage issued by Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, and Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 11333 N Scottsdale Rd, Ste 160, Scottsdale, AZ 85454. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting review. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for complete details. MetLife Pet is the policy administrator. The entity may operate under an alternate, assumed, or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).

Continued ... Your Pet Benefits

MetLife Pet Insurance

Reliable coverage for unpredictable pets — give yourself the sense of relief that their health expenses may be covered for unexpected accidents or illnesses with MetLife Pet Insurance.

As part of your benefits, you can take advantage of benefits like:

- Flexible coverage with up to 100% reimbursement[1]
- Freedom to visit any US-licensed vet
- Only provider to offer family plans[2], covering multiple cats and dogs on one policy
- 24/7 access to Telehealth Concierge Services—because accidents and illnesses don't always wait for your vet to be open
- Optional Preventive Care coverage[3]
- Discounts up to 30%[4] and additional offers on pet care, where available
- MetLife Pet mobile app to submit and track claims and manage your pet's health and wellness

Get a quote or **enroll today by calling 1-800-GET-MET8**

Visit www.metlife.com/getpetquote

Scan the QR code

1. Reimbursement options include: 70%, 80% and 90% and 50% option for MetGen policies and a 65% option for IAIC policies only.
2. Based on a January 2023 review of publicly available summary information. Competitors did not furnish copies of their policies or review. If you have questions about a particular competitor's policy or coverage, please contact them or their representative directly.
3. For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.
4. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states.

Please contact MetLife Pet for further details.

Coverage issued by Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, and Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 11333 N Scottsdale Rd, Ste 160, Scottsdale, AZ 85454. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting review. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for complete details. MetLife Pet is the policy administrator. The entity may operate under an alternate, assumed, or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).



Home and Auto Insurance

Farmers® Select Home and Auto Insurance

Optional Plan

As a MetLife Legal Plans employee, you have access to a voluntary group auto and home insurance program from Farmers GroupSelect, which provides quality policies that you can customize to fit your needs and budget. In fact, others have switched and saved an average of $579* on auto insurance.

We offer:

- Employee discounts that could save you hundreds
- Automated payment savings
- Good driver rewards
- Superior 24/7 claim support

Enjoy additional savings when you bundle policies — you could save hundreds.

Call 866-968-0270 today for your free, no obligation quote and mention code BT9 to access your MetLife Legal Plans discounts.

**Savings based on the average nationwide annual savings in 2021 reported by new customers who called the Farmers GroupSelect employee and affinity member call center, switched their auto insurance to a Farmers® branded auto insurance policy issued through the Farmers GroupSelect employee or affinity member program, and realized savings. Potential savings vary by customer and may vary by state and product. Statistics do not reflect sales of products sold on Agent360SM.*

Advertisement produced on behalf of the following specific insurers seeking to obtain business for insurance underwritten by Farmers Property and Casualty Insurance Company and certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. List of licenses at www.farmers.com. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify.

SmartShopper

Additional Offerings by Medical Mutual

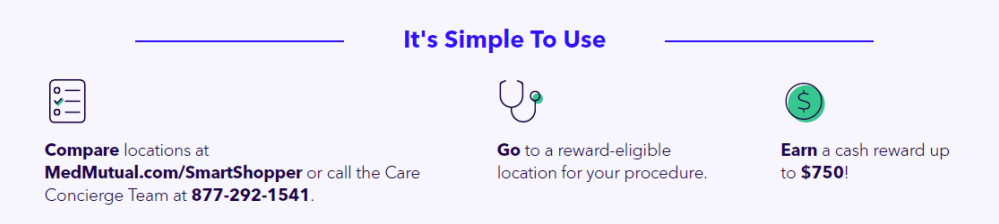
SmartShopper Money Saving Resource Tool - Available only in Ohio

Prices for the same procedure can vary greatly due by location. As a member of Medical Mutual, associates have SmartShopper as a free, value-added part of their benefits plan. SmartShopper is an easy-to-use tool that helps you save money by comparing high-quality in-network locations.

Save on these health care services:

- Bladder Repair
- Bone Density
- Bunionectomy
- Cardiac Procedure
- Cardiology Procedure
- Carpal Tunnel
- Cataract Removal
- Colonoscopy
- CT Scan
- ENT Procedure
- Hammertoe Correction
- Hernia Repair
- Hip Replacement
- Hysterectomy
- Hysteroscopy
- Knee Replacement
- Knee Surgery
- Lithotripsy Kidney Stone
- Mammogram
- MRI
- OB/Gyn
- Prostate Surgery
- Shoulder Surgery
- Sinus Surgery
- Small Bowel Surgery
- Spinal Fusion
- Tonsils and Adenoids
- Tubal Ligation
- Ultrasound
- Upper GI
- X-Ray

And if you choose once of the cost-effective locations recommended for the health care service needed, you can earn a reward of $25 - $750!



Let SmartShoppers Care Concierge Team support you. Not only can they help you compare costs, the team can also help with prior authorizations if needed and can schedule your procedure for you.

The Care Concierge Team is available Monday – Thursday 8 am – 8 pm ET and Friday 8 am – 6 pm ET.

Additional Offerings by Medical Mutual

MedMutual Maternity App = Resources to help you prepare for baby's arrival

If a new baby is on the way, the MedMutual Maternity app can help you manage your health journey with articles, tips, and to-do lists that will keep you on track. Plus, easily connect with Medical Mutual resources with just one click.

MedMutual Maternity App Features and Benefits**:

- Week-by-week updates during your pregnancy
- Daily Tips and affirmations
- A tool to look up symptoms and issues
- Screening for high-risk pregnancy and support from Medical Mutual's clinical team
- Due date and weight gain calculators
- Baby Boost relaxation tool
- Feeding and diaper tracker
- Developmental milestones from birth up to age 2
- Health profiles for the whole family
- Articles about health and wellness

***Content is also available in Spanish*

Pregnancy Check-in Surveys

Upon enrollment, Medical Mutual will ask you to complete a brief survey so that they can see if you are getting all the support you need.

You will also have the opportunity to check in with Medical Mutual throughout your pregnancy by taking additional surveys as often as you would like.

MedMutual Maternity

Additional Offerings by Medical Mutual

LARK - Digital Health Coaching

lark | MEDICAL MUTUAL

Want to get healthy? Lark digital coaching is for you.



Getting healthy can be hard, and Lark is here to help every step of the way. Lark is a digital health coach available 24/7 from your smartphone. Lark's friendly and supportive digital coach can help you eat better, move more, and stress less through personalized tips and recommendations. The programs are part of your Medical Mutual benefits, so there is no additional cost to you!

Diabetes Prevention – Lose weight and get healthy with Lark's CDC recognized Diabetes Prevention Program and receive a complimentary smart scale.

Diabetes Care – This program helps you take control of diabetes and includes a complimentary smart scale and glucometer with testing supplies.

Hypertension Care – Manage high blood pressure and build healthy habits with help from a smart scale and blood pressure cuff at no cost to you!

All programs include:

The Lark app and a personalized digital coach

Nutrition coaching and a food tracker

Tips to increase exercise and improve sleep quality

Smart devices that connect to the Lark app to track your progress

Get started today!

Take control of your health and claim your devices at no cost to you.

Enroll your way–3 different options!

1. Scan this QR code with your smartphone
2. Text START to 45595 and use code MedMutual when prompted
3. Go online and visit enroll.lark.com/medmutual

FLY2302049b

Lark is an independent company that offers health and wellness programs utilizing A.I. enabled digital coaching to participating health plan members who are suffering from or at risk of chronic health conditions. Lark is not a medical device, nor does it provide or substitute for professional medical advice, diagnosis or treatment. Anyone experiencing medical issues or needing medical advice should consult their doctor. Lark does not endorse any specific product, service or treatment. Health care plans and the benefits thereunder are subject to the terms of the applicable benefit agreement. Lark and the Lark logo are trademarks of Lark Technologies, Inc. All other trademarks are the property of their respective owners. Eligibility requirements for Lark's programs include membership in a participating health plan and may include meeting applicable health-related criteria. You may be eligible to receive health-related devices at no cost to you through enrollment. Questions? If you have questions about Lark Health's digital health coaching program, please call Medical Mutual at 1-800-590-2583 (TTY: 711 for hearing impaired) Monday through Friday from 8 am – 4 pm (confidential voicemail available 24/7)

Additional Offerings by Medical Mutual

Strive Health

Medical Mutual has partnered with Strive Health to provide enhanced care services for members with chronic kidney disease and end-stage renal disease.

Strive works closely with the member's providers as an extension of their care team to offer additional care and resources to ensure the member's nephrologist (kidney doctor) and specialists understand and comply with the member's care plan. This improves patient outcomes, reduces hospital admissions and emergency department visits, and impacts the total cost of care.

Strive's nurse practitioners, RN care managers, social workers, dietitians, and care coordinators will work closely with our members and their providers to deliver disease, comorbidity, and wraparound case management, along with education, nutrition, and social determinants of health (SDoH) support.





With Strive, members will also receive:

- Appointment and care coordination
- 24/7 access to a team of clinicians
- Connections to resources like transportation and meal programs
- A personalized nutrition plan and coaching
- Education about their condition



Additional Offerings by Medical Mutual

Chronic Condition Pain Management Program

If you are managing one of the conditions listed below, Medical Mutual's Chronic Condition Management Program may be right for you:

- Asthma
- Heart Failure (HF)
- Coronary Artery Disease (CAD)
- Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes
- Hypertension

The program provides digital and telephonic options customized to meet your needs. You also have the flexibility to participate at times that work the best for you and your lifestyle. These programs include:

Digital Health Coaching – Short term, more frequent or quarterly to meet the needs of your independent situation, as well as integration with connected devices that can monitor and support your progress.

Telephonic Health Coaching – Designed to provide extra support to help manage chronic conditions and make progress towards personal health goals, usually during a 90-day period with extensions available based on need.

No Member Cost Sharing for Diabetes Testing Supplies – syringes, pen needles, glucose strips, control solutions, lancing devices, glucose lancets, and glucose meters.

To get started, call 800-590-2583 Monday—Friday, 8:00 a.m. to 4:00 p.m., ET. Confidential voicemail is available 24/7. Please note – Medical Mutual may reach out directly if they determine a need is presented and provide information or assistance on getting started.

Additional Offerings by Medical Mutual

Sword Health - Digital Physical Therapy

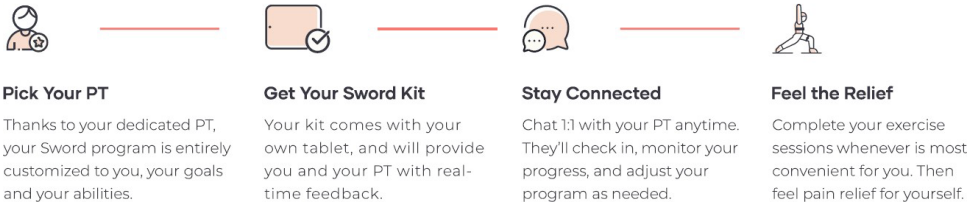
sword

Sword combines guidance from a licensed physical therapist (PT) with easy-to-use technology to help you overcome back, joint or muscle pain, all from the comfort of your own home. Digital physical therapy uses sensor technology to deliver real-time feedback. All movement data is collected and then shared with the assigned PT who can adapt the program to meet the needs of the individual patient and their performance of exercises. The Sword program is included as part of your Medical Mutual coverage as a free service.

Sword can help you with exercises to:

- Avoid injuries
- Avoid Surgery
- Reduce Pain
- Decrease reliance on medication
- Reduce out of pocket costs for therapy

Here's how it works



Pick Your PT

Thanks to your dedicated PT, your Sword program is entirely customized to you, your goals and your abilities.

Get Your Sword Kit

Your kit comes with your own tablet, and will provide you and your PT with real-time feedback.

Stay Connected

Chat 1:1 with your PT anytime. They'll check in, monitor your progress, and adjust your program as needed.

Feel the Relief

Complete your exercise sessions whenever is most convenient for you. Then feel pain relief for yourself.

If you are interested in learning more about the program or to enroll, visit the Sword website at join.swordhealth.com/medmutual/register.

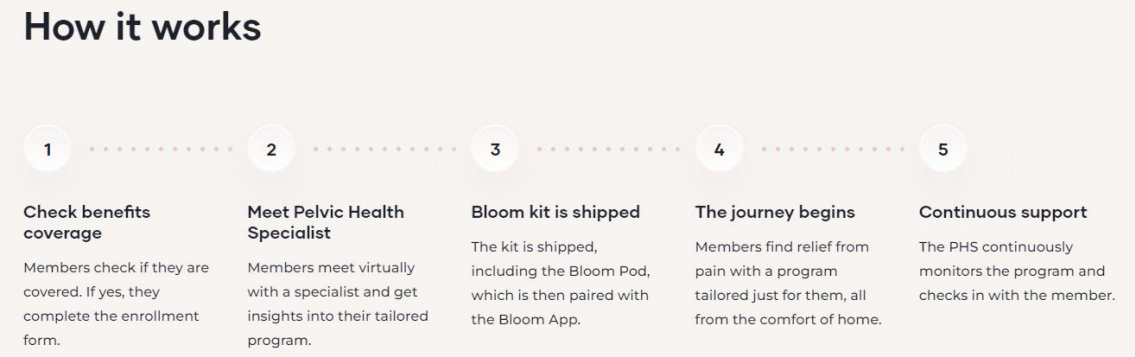
Additional Offerings by Medical Mutual

Bloom - A Women's Pelvic Health Program

bloom

Since pelvic health care impacts both a woman's mind and body, Medical Mutual has partnered with Sword to offer **Bloom,** a holistic approach to addressing women's pelvic health issues through therapy using a combination of Pelvic Health Specialists, the Bloom Pod and the Bloom app to provide real-time progress and results right in your own home.

The **Bloom** program treats pelvic pain, urinary incontinence, bowel & bladder disorders and other pelvic floor issues.



To sign up for Bloom or for more information about the program, visit their website at: https://swordhealth.com/solutions/bloom.

Additional Offerings by Medical Mutual

Pivot Breathe – NEW MMO Vendor

Quit smoking on your timeline. Pivot Breathe is a free program for anyone who wants to kick their tobacco or vaping habit.

Program Features:

- *SmartSensor* – an FDA-cleared device to help you quit For the first time, you can measure daily improvements and see the impact of changes you make in real time. Simple skip a cigarette, or delay your next one, and watch your carbon monoxide levels drop.
- 12 weeks of free nicotine replacement therapy (NRT).
- An easy-to-use mobile app.
- A personal health coach.
- Access to Pivot's supportive community.
- So much more!

This highly personalized program is built around the idea that quitting is different for everyone. It focuses on your individual goals – if you're not ready to quit, Pivot can help you learn, create new habits or begin to cut back.

To start living tobacco-free, scan the QR code to register or visit pivot.co/medmutual to learn more.

Additional Offerings by Medical Mutual

MedMutual Senior Assist™

Our FREE concierge service helps members manage the healthcare and lifestyle needs of their senior loved ones.

- Saves callers time, stress and money by providing guidance, support and access to helpful resources
- Dedicated phone line with professional advocates who assist with answers and provide resources to address each unique scenario
- Available to members even if their senior loved one is not a Medical Mutual covered member

Program advocates provide support on many topics, including:

- Understanding healthcare and Medicare basics
- Financial assistance resources
- Advocacy for complex health and life situations
- Social services resources
- 24-Hour Nurse Line

Speak with a MedMutual SeniorAssist healthcare advocate today.

Call 800-877-6003 (TTY: 711) Monday—Friday, 8:00 a.m. to 8:00 p.m., ET.

MedMutual Resource Connect

MedMutual Resource Connect links you with free and reduced-cost social services for help with food, transportation, medical care, financial support, job training and more.

All you need is your zip code to find resources in your area.

Visit: https://www.medmutualresourceconnect.com/ to sign up and explore.



MedMutual Well

Voluntary Wellness Program

Available only to MLP Associates on the Traditional PPO or HSA Medical Plans

By participating in the Voluntary MetLife Legal Wellness Program, associates can complete healthy activities geared toward overall Health, Muscle & Joint Health, Physical Activity, Healthy Eating, Mental Wellbeing, Financial Wellbeing, and Caregiver Support while earning points towards prizes. Also, you can connect a fitness device which helps you track your healthy activities easier and get rewarded!

Awards can be earned by completing tasks in the program:

MedMutual Well Award Levels		
Points Level	**Total Points**	**Prizes**
Bronze	1,000 – 2,499 Points	$10 Award
Silver	2,500 – 5,999 Points	$25 Award
Gold	6,000+ Points	$50 Award

To participate, sign in to your MyHealth Plan account at www.medmutual.com/member and select "Wellness Portal" from the Health Living drop-down menu or use the QR code below for the MedMutual WELL mobile app.

All points re-set in November of each year, so be sure to complete any of the items above between November of the current year and October of the following year.

If you have questions, you may also reach out to Medical Mutual toll free at **866-953-4187**, send a message through the portal or contact MLP's Benefits Department at **benefits@legalplans.com**.

Scan to download or open the MedMutual WELL mobile app

Weight loss with Weight Watchers®

Medical Mutual partnership with WW®

Medical Mutual has teamed up with WW® (Weight Watchers Reimagined) to start you on the right path of making changes in your life and working toward better health. Through this partnership, associates can start or renew their WW membership and save almost 50% off the regular cost.

WW offers TWO types of programs to take advantage of:

- **Digital** – this is great for a self-guided experience and puts weight loss at your fingertips
- **Unlimited Workshops and Digital** – good for those who need face-to-face accountability

Eligibility & Enrollment

Associates must be enrolled in an MLP sponsored Medical Mutual medical plan to participate in a reduced fee WW program. Contact Medical Mutual by email at **WW@MedMutual.com** or by phone at **800-251-2583** any time, seven days a week and leave a detailed message that includes:

Your first and last name

Date of birth

Medical Mutual ID Number (found on your ID card)

Email address

Phone number

Once Medical Mutual has this information, associates should expect a response within three business days to complete the enrollment.



Your MLP Benefits Contacts

Human Resources	benefits@legalplans.com
Medical Coverage Group Number: Website: Telephone:	Medical Mutual 853833 www.medicalmutual.com 1-800-362-4700
Health Saving Account Group Number: Website: Telephone:	Optum Bank 853833 www.optumbank.com 1-866-234-8913
Dental Coverage Group Number: Website: Telephone:	MetLife 0147383 www.metlife.com 1-800-942-0854
Vision Coverage Group Number: Website: Telephone:	Superior Vision 0263742 www.superiorvision.com 1-800-507-3800
Short-Term Disability Group Number: Website: Telephone:	MetLife 0147383 www.metlife.com 1-800-942-0854
Long-Term Disability Group Number: Website: Telephone for Claims	MetLife 0147383 www.metlife.com 888-294-1996
Accident Insurance Group Number: Website: Telephone for Claims:	MetLife 9147383 www.metlife.com 888-294-1996
Critical Illness Insurance Group Number: Website: Telephone for Claims	MetLife 9147383 www.metlife.com 888-294-1996
Life Insurance Group Number: Website: Telephone:	MetLife 0147383 www.metlife.com 1-800-GETMET8

Notices

MetLife Legal Plans

Please review the following required employee notices detailing your rights and options. You can also request a paper copy of any of these notices at any time.

Link here to Benefits Notices: Annual Enrollment Notices & Disclosures (ajg.com)

Disclaimer for Indemnity Plans

IMPORTANT: Our offerings include voluntary fixed indemnity policies (Accident, Critical Illness and Hospital Indemnity). Fixed indemnity policies may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care. The payment you receive isn't based on the size of your medical bill.

- *There might be a limit on how much this policy will pay each year.*
- *This policy isn't a substitute for comprehensive health insurance.*
- *Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.*

Looking for comprehensive health insurance?

- *Visit Heathcare.gov or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.*
- *To find out if you can get health insurance through your job, or a family members job, contact the employer.*

Questions about your voluntary fixed indemnity policy?

- *For questions or complaints about these policies, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."*
- *If you have this policy through your job, or a family member's job, contact the employer.*

This guide describes the benefit plans available to you as an employee of MetLife Legal Plans. The details of the plans are contained in the official Plan documents, including some insurance contracts. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Description (SPD) (as described by the Employee Retirement Income Security Act (ERISA)).

If there is ever a question about one of the plans, or if there is a conflict between the information in this guide and the formal language of the Plan documents, the formal wording in the Plan documents will govern.

Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of MetLife Legal Plans.

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