



VOLUNTARY INSURANCE

BENEFITS OVERVIEW

Enhancing Your Security To New Heights Prioritizing the Essentials

Indiana Packers is thrilled to elevate your options for protecting against income loss, substantial medical costs, and unforeseen risks that may affect the welfare of you and your loved ones. In contrast to previous offerings from IPC, MetLife provides a broader selection of plans, boasts a longer track record of delivering exceptional customer service, and consistently earns top ratings from industry rating agencies.

—all without any significant increase in the cost to you.



Keep turning the page for outstanding voluntary insurance plans that include:

- Supplemental Life Insurance
- Accidental Death & Dismemberment Insurance
- Legal Insurance
- Pet Insurance
- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Long-Term Disability Insurance



SUPPLEMENTAL LIFE INSURANCE

What is it?

Supplemental Life Insurance Provides additional coverage beyond your automatic company-provided life policy—up to \$100k for eligible Team Members, up to \$25k for eligible spouses and up to \$10k for each eligible dependent child, with the possibility of securing even more, up to \$750k.

The benefit to you

Goes further to replace your paycheck, if you're no longer around to earn it. So, your family has even greater financial security to move forward with their lives in your absence.



Term Life Insurance Coverage Options		
For You	For Your Spouse	For Your Dependent Children*
\$10,000 increments to a maximum of the lesser of 5 times pay or \$750,000	\$5,000 increments to a maximum of \$100,000 not to exceed 50% of Team Member's Optional Life Benefit	Birth to 26 years old: \$1,000 increments to a maximum of \$10,000
*Child(ren)'s Eligibility: Dependent children ages from birth to 26 years old are eligible for coverage.		

Monthly Costs for Optional Term Life Insurance		
Age	Monthly Cost per \$1,000 of Team Member Coverage	Monthly Cost per \$1,000 of Spouse Coverage
Under 30	\$0.060	\$0.037
30-34	\$0.080	\$0.041
35-39	\$0.090	\$0.061
40-44	\$0.103	\$0.088
45-49	\$0.177	\$0.150
50-54	\$0.281	\$0.230
55-59	\$0.440	\$0.430
60-64	\$0.663	\$0.666
65-69	\$1.270	\$1.270
70+	\$2.164	\$2.060
Cost for Children*	\$0.122	~



ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

What is it?

Compliments your life insurance protection with additional coverage for an accident event that either takes your life or causes you serious loss or harm, such as paralysis, loss of limb or brain damage.

The benefit to you

Provides a life insurance type of financial security for your family after an unfortunate incident permanently takes away your ability to earn an income.



Voluntary AD&D Coverage Amounts for you:

- \$10,000 increments
- The maximum amount of coverage you can receive is the lesser of 10 times pay or \$500,000

Voluntary AD&D Coverage Amounts for Spouse and Child(ren):

You can choose to cover your dependent spouse and child(ren) with AD&D coverage. Your dependents will be eligible for the following coverage:

Dependent Spouse and Child(ren):

- Spouse – 45% of your coverage amount
- Child(ren) – 10% of your coverage amount

Dependent Spouse only:

- 55% of your coverage amount

Dependent Child(ren) only:

- 15% of your coverage amount

Legal help made easy

MetLife Legal Plans provides you, your spouse/domestic partner and dependents with access to a network of experienced attorneys. Having an attorney on your side can help reduce worry, stress, and financial burden when legal matters arise.

<p>1 Easy to find an attorney</p> <p>Visit members.legalplans.com to learn more about your plan. Search for an attorney based on your ZIP code and filters such as attorney experience, specialty, or minority, veteran, or LGBTQ-owned. Or call the Client Service Center to speak with an experienced representative that can match you with the right attorney.</p>	<p>2 Easy to make an appointment</p> <p>Call the attorney directly after searching on our website. Meet with an attorney in person or over the phone. Or call the Client Service Center at 800-821-6400 and we will schedule your appointment directly with the attorney.</p>	<p>3 Easy from start to finish</p> <p>That's it! There are no limits on the number of times you can use the benefit. And no copays, deductibles or claim forms when you use a network attorney for a covered matter.</p>
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Experience and convenience you can count on.

You'll have all the help you're looking for from our dedicated service team, network of attorneys and variety of online resources.



Award-winning service

- Regularly recognized for excellence in customer service
- Experienced, Ohio-based service team available from 8:00 a.m. to 8:00 p.m., ET



Top-quality attorney network

- Nationwide network of attorneys with a range of specialties
- Average of 25 years of experience and vetted regularly
- Members can select a firm based on identity attributes such as minority, veteran, or LGBTQ+ owned in addition to desired languages and specializations. Years of experience and international licenses are also available.



24/7 access at your fingertips

- Create an account on our website to access coverage information and our attorney locator
- Access to over 1,700 self-help documents and resources online
- Access to digital estate planning to create wills, living wills, and powers of attorney all online



Ease of use²

- All billing is handled between MetLife and the attorney
- No claim forms, hidden fees or deductibles

1. Winner of the American Business Awards: Silver Stevie in 2025, 2024, 2023, 2017, 2016; Bronze Stevie in 2020, 2019, 2018.

2. When using a network attorney for a covered legal matter.

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.



Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

Powerful legal protection on your side

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you can trust. With MetLife Legal Plans, you have access to the expert guidance and tools you need to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, the benefit provides protection at every step.

Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.

How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.

Best of all, you have confidential access to our attorneys for all legal matters covered under the plan. For a monthly fee of **\$17.50** conveniently paid through payroll deduction, an expert is on your side as long as you need them.

Estate planning at your fingertips

Our website provides you with the ability to create wills, living wills and powers of attorney online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly. In states where available, you also have access to sign and notarize your documents online through our video notary feature.

How to use the plan

1. Find an attorney

Create an account at members.legalplans.com to see your coverages and select an attorney for your legal matter. Or, give us a call at **800-821-6400** for assistance.

2. Make an appointment

Call the attorney you select and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Helping you navigate life's planned and unplanned events.

For **\$17.50 per month**, you, your spouse and dependents get 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 services per year.

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity Theft Defense Identity Restoration⁴ 	<ul style="list-style-type: none"> Negotiations with Creditors Personal Bankruptcy Promissory Notes 	<ul style="list-style-type: none"> Tax Audit Representation Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> Boundary or Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home 	<ul style="list-style-type: none"> Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills 	<ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits Conservatorship Demand Letters Divorce (20 hours) Garnishment Defense Guardianship 	<ul style="list-style-type: none"> Immigration Assistance Juvenile Court Defense, Including Criminal Matters Name Change Personal Property Protection 	<ul style="list-style-type: none"> Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance
Elder-Care Issues	<ul style="list-style-type: none"> Consultation & Document Review for your parents: Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements Habeas Corpus 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills
Traffic & Other Matters	<ul style="list-style-type: none"> Defense of Traffic Tickets⁵ Driving Privileges Restoration 		<ul style="list-style-type: none"> Repossession

To learn more about your coverages, view our attorney network or grant your dependents access, create an account.

Your account will also give you access to our self-help document library to complete simple legal forms. The forms are available to you, regardless of enrollment.



Create an account at members.legalplans.com or scan the QR code.

Questions? Call the **MetLife Legal Plans Client Service Center** at **800-821-6400** Monday—Friday, 8:00 a.m. to 8:00 p.m., ET.

- 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.
- Digital notary and signing is not available in all states.
- 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.
- 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.
- 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. [MLP4w20hrsDivorce&HC]

Walking on the wild side? Bring home pet insurance.



With **MetLife Pet Insurance**, you can cover exotic pets, including birds, reptiles, rabbits and other exotics. You can feel confident that their health and your wallet are protected when faced with an unexpected trip to the vet.

With MetLife Pet Insurance, you can get:

- Flexible insurance plans and reimbursement of up to 90% of the cost of services.
- Freedom to visit any licensed U.S. veterinarian.
- Discounts up to 30% and additional offers on pet care, where available.
- Decreased deductible if you go claim-free in a policy year.
- Coverage of previously covered pre-existing conditions when switching pet insurance providers.*

Meeting exotic pet parent needs:

Exams

- Primary
- Specialty
- Emergency

Diagnostics

- Diagnostics
- Lab work
- Blood tests
- Urinalysis
- MRIs
- CT scans
- Ultrasounds

Treatments

- Surgery
- Hospitalization
- Outpatient treatments
- Physical therapy
- Emergency dental treatment

Medications

- Injections
- Take-home medications (regardless of whether they require a prescription or are available over the counter)

How does MetLife Pet Insurance work?



Choose the coverage that's right for you.



Visit any U.S. licensed veterinarian or emergency clinic.



Pay the bill within 90 days and send it to us with your claim documents via our online portal, email, fax or mail.



Get a percentage of your money reimbursed by check or direct deposit if the claim expense is covered under the policy.

Exotic pet species and breed list



Avians

- African grey
- Amazon
- Avian:
 - Large: 301 grams – 10 kilograms
 - Medium: 50 – 300 grams
 - Small: 1 – 49 grams
- Canary
- Chicken
- Cockatiel
- Cockatoo
- Conure
- Dove
- Duck
- Falcon
- Finch
- Goose
- Hawk
- Heron
- Kestrel
- Lory
- Lovebird
- Macaw
- Mynah
- Parakeet
- Parrot
- Parrotlet
- Pigeon
- Toucan
- Turkey



Reptiles

- Amphibian
- Bearded dragon
- Chameleon
- Frilled dragon
- Gecko
- Iguana
- Lizard
- Monitor lizard
- Skink
- Snake
- Tegu
- Toad
- Tortoise
- Turtle
- Uromastyx
- Water dragon



Other exotics

- Chinchilla
- Gerbil
- Goat
- Guinea pig
- Hamster
- Hedgehog
- Mini pig
- Mouse
- Opossum
- Pot belly pig
- Rat
- Sugar glider



Rabbits

- Rabbit



Ferrets

- Ferret

Get a quote or enroll today.

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

1. *Applies to individuals that have purchased MetLife pet insurance as part of an employer group benefit offering.

2. May not be available in all states.

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

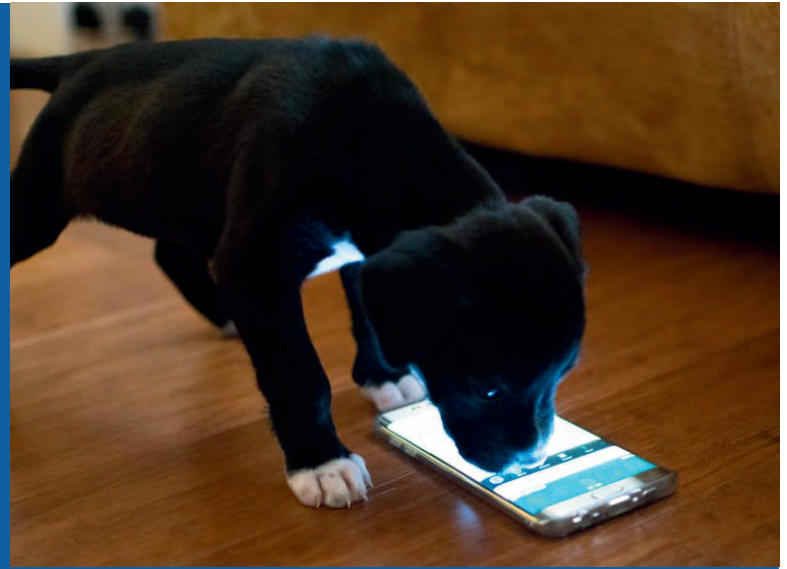
4. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.

5. Your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement.

6. Coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886. Availability is subject to regulatory approval. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).







The MetLife Pet App.

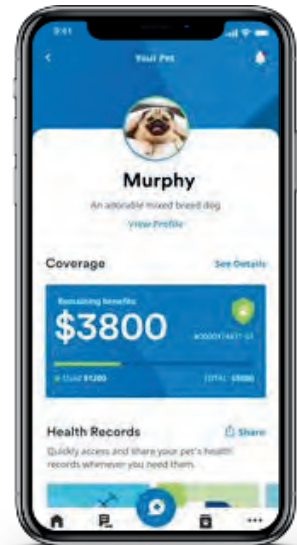
Designed by pet parents for pet parents.



With the MetLife Pet App, pet parents can manage their furry family member's health and wellness all in one location.

The MetLife Pet App makes these things easier for you:

-  **Access your pet insurance policy:** submit and track claims
-  **Manage your pet's health records:** upload and view health records and documents all in one location
-  **Receive reminders and notifications about upcoming appointments**
-  **Find nearby pet services:** emergency rooms or groomers
-  **Live 24/7 vet chat*:** get answers and tips by licensed vets from your own home
-  **Access personalized articles on topics recommended for you**



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

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Google Play and the Google Play logo are trademarks of Google LLC.

Pet Insurance coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886.

Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).

CRITICAL ILLNESS

INSURANCE

What is it

Some serious illnesses may not be fully covered, or covered at all, by your medical plan. That’s when you’ll need this policy that delivers cash payments for these kinds of surprise expenses.

The benefit to you

Provides a lump-sum payment, if you’re diagnosed with a covered condition, to address related living expenses, ease the burden on your bank account, and enable you to focus on your recovery, rather than be distracted by some outside financial stress.

MetLife’s policy may be even less expensive than you think, and easy to set and forget with a convenient payroll deduction.

Covered Conditions		
Covered Conditions	Initial Benefit	Recurrence Benefit
Full Benefit Cancer	100% of Initial Benefit	100% of Initial Benefit
Partial Benefit Cancer	25% of Initial Benefit	25% of Initial Benefit
Heart Attack	100% of Initial Benefit	100% of Initial Benefit
Stroke	100% of Initial Benefit	100% of Initial Benefit
Coronary Artery Bypass Graft	100% of Initial Benefit	100% of Initial Benefit
Kidney Failure	100% of Initial Benefit	Not applicable
Alzheimer's Disease*	100% of Initial Benefit	Not applicable
Major Organ Transplant Benefit	100% of Initial Benefit	Not applicable
22 Listed Conditions	25% of Initial Benefit	Not applicable

CRITICAL ILLNESS

INSURANCE

Benefit Payment

Your initial benefit provides a lump-sum payment upon the first verified diagnosis of a covered condition. Your plan pays a recurrence benefit for the following covered conditions: heart attack, stroke, coronary artery bypass graft, full benefit cancer and partial benefit cancer. A recurrence benefit is only available if an initial benefit has been paid for the covered condition. There is a benefit suspension period between recurrences.

The maximum amount that you can receive through your critical illness insurance plan is called the total benefit and is 3 times the amount of your initial benefit. This means that you can receive multiple initial benefit and recurrence benefit payments until you reach the maximum of 300% or \$45,000 or \$90,000.

Please refer to the covered conditions table on the left for the percentage benefit amount for each covered condition.

Critical Illness Coverage		
Eligible Individual	Initial Benefit	Requirements
Team Member	\$15,000 or \$30,000	Coverage is guaranteed provided you are actively at work.
Spouse	50% of Team Member's initial benefit	Coverage is guaranteed provided the Team Member is actively at work and the spouse is not subject to a medical restriction as set forth on the enrollment form and in the certificate.
Dependent Child(ren)	50% of Team Member's initial benefit	Coverage is guaranteed provided the Team Member is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the certificate.

1 Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. 2 Dependent Child coverage varies by state. Please contact MetLife for more information.
3 We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period.
4 In certain states, the covered condition is Severe Stroke.
5 In NY and NJ sit-used cases, the Covered Condition is Coronary Artery Disease.
6 Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than Initial Benefit Amount. Skin Cancer is covered at 5% of the Initial Benefit Amount (but not less than \$250).

Monthly Premium/\$1,000 of Coverage				
Attained Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
<25	\$0.30	\$0.45	\$0.41	\$0.57
25-29	\$0.32	\$0.49	\$0.43	\$0.59
30-34	\$0.45	\$0.67	\$0.56	\$0.77
35-39	\$0.54	\$0.80	\$0.65	\$0.92
40-44	\$0.64	\$0.95	\$0.76	\$1.06
45-49	\$1.00	\$1.45	\$1.11	\$1.56
50-54	\$1.52	\$2.19	\$1.64	\$2.30
55-59	\$2.25	\$3.19	\$2.36	\$3.30
60-64	\$3.11	\$4.39	\$3.22	\$4.50
65-69	\$4.37	\$6.14	\$4.48	\$6.25
70+	\$6.35	\$8.95	\$6.45	\$9.06

ACCIDENT

INSURANCE

What is it?

Accidents can often come with unanticipated expenses not covered by your medical insurance. Especially if you and your family have an active lifestyle, you have a son or daughter who plays sports, or your medical plan has a high deductible, this policy may be right for you.

The Benefit to You

Covers a wide variety of accidental injuries (from broken bones to burns) and the long list of medical costs that these injuries can pile on you (from ambulance transport to physical therapy). In these instances, you get a direct, lump-sum payment, to be used in any way you see fit.

Organized Sports Activity Injury Benefit Rider

This coverage includes an Organized Sports Activity Benefit Rider. The rider increases the amount payable under the certificate for certain benefits by 25% for injuries resulting from an accident that occurred while participating as a player in an organized sports activity. The rider sets forth terms, conditions and limitations, including the covered persons to whom the rider applies.

MetLife's accident insurance includes a choice of plans to fit your budget and needs, and your plan goes with you, even if you leave your job.

Accident Insurance Rates (Monthly Rates)		
Election	Low Plan Cost to You	High Plan Cost to You
Employee	\$6.49	\$10.17
Employee + Spouse	\$12.80	\$19.98
Employee + Child(ren)	\$14.90	\$23.19
Employee + Family	\$18.19	\$28.32

ACCIDENT

INSURANCE

Accidental Insurance Coverage		
Accidental Injury Benefit	Low Plan Benefits	High Plan Benefits
Fracture Benefit	\$100-\$8,000 (depending on the fracture and type of repair)	\$200-\$10,000 (depending on the fracture and type of repair)
Dislocation Benefit	\$100-\$8,000 (depending on the dislocation and type of repair)	\$200-\$10,000 (depending on the dislocation and type of repair)
Second or Third Degree Burn Benefit	\$75-\$10,000 (depending on the degree of the burn and the % of burnt skin)	\$100-\$15,000 (depending on the degree of the burn and the % of burnt skin)
Concussion Benefit	\$250	\$500
Coma Benefit	\$7,500	\$10,000
Laceration Benefit	\$50-\$400 (depending on the length of the cut and type of repair)	\$75-\$700 (depending on the length of the cut and type of repair)
Broken Tooth Benefit	Crown-\$200; Filling-\$25; Extractions-\$100	Crown-\$300; Filling-\$50; Extractions-\$150
Eye Injury Benefit	\$300	\$400
Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300; Air: \$1,000	Ground: \$400; Air: \$1,250
Emergency Care Benefit	\$75-\$100 (depending on location of care)	\$100-\$200 (depending on location of care)
Non-Emergency Initial Care Benefit	\$75	\$100
Physician Follow-Up Visit Benefit	\$50	\$100
Therapy Services Benefit (including physical therapy)	\$35	\$50
Medical Testing Benefit	\$150	\$200
Medical Appliance Benefit	\$75-\$750 (depending on the appliance)	\$150-\$1,000 (depending on the appliance)
Transportation Benefit	\$300	\$400
Pain Management Benefit (for epidural anesthesia)	\$75	\$100
Prosthetic Device Benefit	One device: \$750; More than one device: \$1,500	One device: \$1,000; More than one device: \$2,000
Modification Benefit	\$1,000	\$1,500
Blood/Plasma/Platelets Benefit	\$400	\$500
Surgical Repair Benefit	\$150-\$1,500 (depending on the type of surgery)	\$200-\$2,000 (depending on the type of surgery)
Exploratory Surgery Benefit	\$150	\$200
Other Outpatient Surgery Benefit	\$300	\$400
Hospital Benefits	Low Plan Benefits	High Plan Benefits
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$100 per day	\$200 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
In-patient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$200 per day
Accidental Death Benefits	Low Plan Benefits	High Plan Benefits
Accidental Death Benefit*	\$25,000 (\$75,000 for accidental death on common carrier)	\$50,000 (\$150,000 for accidental death on common carrier)
Accidental Dismemberment, Functional Loss & Paralysis Benefits	Low Plan Benefits	High Plan Benefits
Dismemberment/Functional Loss	\$750-\$20,000 (depending on the injury)	\$1,000-\$40,000 (depending on the injury)
Paralysis	\$10,000-\$20,000 (depending on the number of limbs)	\$20,000-\$40,000 (depending on the number of limbs)
Other Benefits	Low Plan Benefits	High Plan Benefits
Lodging Benefit* (for a companion of a covered person who is hospitalized)	\$100 per day	\$200 per day

HOSPITAL INDEMNITY INSURANCE

What is it?

Coverage specifically for hospitalization expenses that might not be covered under your medical plan. This is especially a great policy solution, if you or a loved one is anticipating some kind of inpatient procedure in the coming months or year ahead.

The Benefit to You

Provides a lump-sum cash payment, in addition to any other payments you may receive from your medical plan, to offset unusual hospital stay expenses, such as ICU confinement.

Hospital Indemnity Coverage				
Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	Low Plan	High Plan
Admission Benefit	1 time(s) per calendar year	Admission	\$1,000	\$2,000
		ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a covered Person is admitted to ICU)	\$1,000	\$2,000
Confinement Benefit	30 days per calendar year ICU Supplemental Confinement will pay an additional benefit for 30 of those days	Confinement	\$100	\$200
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a covered Person is admitted to ICU)	\$100	\$200
Newborn Confinement Benefit	2 day(s) per confinement	Newborn Confinement	\$25	\$50

Please contact MetLife for detailed definitions and state variations of covered benefits.
The confinement benefit will begin to be payable the day of admission.
The period of newborn confinement, immediately following child's birth.

Hospital Indemnity (Monthly Rates)		
Election	Low Plan	High Plan
Employee	\$10.31	\$20.39
Employee + Spouse	\$25.20	\$49.80
Employee + Child(ren)	\$17.37	\$34.32
Employee + Family	\$32.26	\$63.73

LONG-TERM DISABILITY

INSURANCE

What is it?

Replaces a portion of your income when you're unable to work for an extended period of time, due to virtually anything debilitating, from common back issues, to an off-the-job injury, to a more serious condition, such as cancer.

The Benefit to You

Makes regular cash payments of between 40–70% of your pre-disability income, directly to you, for groceries, gas, mortgage payments—whatever you decide. And you receive these benefits for as long as you are unable to work, until retirement age.

Eligibility Requirements

All active full-time employees, both salaried and hourly, who work at least 40 hours per week are eligible to participate in the benefit program. Hourly employees are responsible for paying the employee portion of the benefit cost.

How is “Disability” Defined Under Your Plan?

Generally, you are considered disabled and eligible for long term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and are complying with the requirements of the treatment, and, you are unable to earn more than 80% of your pre-disability earnings at your own occupation for any employer in the national economy, and you are unable to perform each of the material duties of your own occupation for any employer in the national economy.

What is the Benefit Amount?

The long term disability benefit replaces a portion of your pre-disability monthly earnings, less other income you may receive from other sources* during the same disability (e.g., social security, workers' compensation, vacation pay etc.).

When Do Benefits Begin and How Long Do They Continue?

The core benefit amount is 60% of your pre-disability monthly earnings for salaried Team Members and 50% to hourly Team Members.

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If you're ever seriously sick or injured and expect to be out less than a year, you'll be especially glad you had this policy, because 65% of initial social security disability claims are denied.



Just over 1 IN 4 of today's 20-year-olds will likely become disabled before reaching AGE 67

Source: Social Security Fact Sheet; January 2018