

### 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
- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Long-Term Disability Insurance



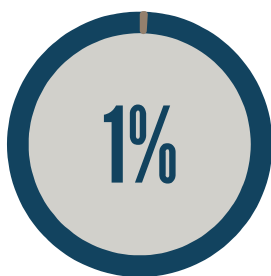
## SUPPLEMENTAL LIFE INSURANCE

### 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 \$500k.

### 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.



That's the tiny fraction of your annual pay that can guarantee years of income for your family

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 \$500,000	\$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**

Complements 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

## 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 situated 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	\$0.33	\$0.50	\$0.46	\$0.63
25-29	\$0.36	\$0.54	\$0.48	\$0.66
30-34	\$0.50	\$0.74	\$0.62	\$0.86
35-39	\$0.60	\$0.89	\$0.72	\$1.02
40-44	\$0.71	\$1.06	\$0.84	\$1.18
45-49	\$1.11	\$1.61	\$1.23	\$1.73
50-54	\$1.69	\$2.43	\$1.82	\$2.55
55-59	\$2.50	\$3.54	\$2.62	\$3.67
60-64	\$3.45	\$4.88	\$3.58	\$5.00
65-69	\$4.86	\$6.82	\$4.98	\$6.94
70+	\$7.05	\$9.94	\$7.17	\$10.07



# 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	\$7.21	\$11.30
Employee + Spouse	\$14.22	\$22.20
Employee + Child(ren)	\$16.56	\$25.77
Employee + Family	\$20.21	\$31.47

## 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: \$1000; 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 in-patient 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.

2 The confinement benefit will begin to be payable the day of Admission.

3 The period of newborn confinement, immediately following child's birth.

Hospital Indemnity (Monthly Rates)		
Election	Low Plan	High Plan
Employee	\$11.46	\$22.65
Employee + Spouse	\$28.00	\$55.33
Employee + Child(ren)	\$19.30	\$38.13
Employee + Family	\$35.84	\$70.81



## 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, salaried employees working at least 40 hours per week are eligible to participate.

### 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.).

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

### When Do Benefits Begin and How Long Do They Continue?

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.).

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



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