Voluntary Insurance

BENEFITS OVERVIEW

MetLife

Enhancing Your Security to New Heights While Prioritizing the Essentials

Indiana Packers is pleased to offer expanded 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.

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



Supplemental Life Insurance

MetLife

WHAT IS IT?

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?

Complements your life insurance protection with additional coverage for an accidental 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.

MetLife

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 $750,000

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

COST TO YOU:

Monthly Premium for Single Coverage

- $0.30 per $10,000

Monthly Premium for Family Coverage

- $0.42 per $10,000

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

MetLife

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 + Child(ren)**	**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

MetLife

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)		
Coverage	**Low Plan**	**High Plan**
Employee-Only	$6.49	$10.17
Employee + Spouse	$12.80	$19.98
Employee + Child(ren)	$14.90	$23.19
Family	$18.19	$28.32

Accident Insurance

MetLife

ACCIDENT INSURANCE COVERAGE		
Accidental Injury Benefit	**Low Plan**	**High Plan**
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		
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		
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		
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		
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		
Lodging Benefit* (for a companion of a covered person who is hospitalized)	$100 per day	$200 per day

Hospital Indemnity Insurance

MetLife

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 are 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 INSURANCE 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 days 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 INSURANCE (MONTHLY RATES)		
Coverage	**Low Plan**	**High Plan**
Employee-Only	$10.31	$20.39
Employee + Spouse	$25.20	$49.80
Employee + Child(ren)	$17.37	$34.32
Family	$32.26	$63.73

MetLife

Health Screening Benefit

Discover your Health Screening Benefits

HEALTH SCREENINGS ARE AN IMPORTANT PART OF MANAGING YOUR HEALTH.



That's why your Accident Insurance, Critical Illness Insurance and Hospital Indemnity Insurance coverage from MetLife provides a Health Screening Benefit! (HSB) for covered screenings and tests. Now, everyone who's enrolled—you, your spouse, and dependent children—can earn a benefit just for taking care of his or her health.

At least 42% of newly diagnosed cancers in colorectal cancer deaths in the U.S. could be prevented with recommended screenings."

For women in their 40s and 50s, **annual mammogram screenings decrease breast cancer deaths**.

Examples of covered screening and prevention tests may include **a blood test to determine total cholesterol, a blood test to determine triglycerides, an endoscopy**, or a colonoscopy. For a complete list of what's covered, please see a copy of your certificate.

HOW TO GET PAID FOR STAYING WELL

1 - Complete a covered test, such as:

- Routine health, dental, or vision checkup
- Electrocardiogram (EKG)
- Chest x-rays

2 - Confirm your screening online
Visit **mybenefits.metlife.com** to easily file your claim.

3 - Get your cash benefit payment
You can use it on anything to make you feel better—anything!

You can submit claims for your spouse and/or dependent children. No hard copy proof is ever required! Please refer to your certificate of coverage for details on the health screening benefit and which tests are applicable based on your coverage.

HERE'S AN EXAMPLE OF HOW IT WORKS.

*Susan's doctor conducts a blood test to determine total cholesterol, which is one of the many screenings or tests covered by MetLife. Afterward, Susan contacts MetLife by calling 1-800-GET-MET8 to submit her HSB claim. All Susan needs to provide is her physician's name, phone number and address, plus the test and the date it was completed. A check for Susan's HSB benefit payment is on the way within a few business days once her claim is processed. It's that easy!**

**This is an example for illustrative purposes only.*

Add claiming your MetLife Health Screening Benefit to your annual good-health to-do list.

For complete details, including covered screenings and tests, please see your insurance coverage certificate on the **MyBenefits** portal at **www.metlife.com/mybenefits**, or the **MetLife Mobile App**.



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 team members, both salaried and hourly, who work at least 40 hours per week are eligible to participate in the benefit program. Hourly team members 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 the 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?
Benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. Your elimination period for long term disability is 180 days.

Your plan's maximum benefit period and any specific limitations are described in the certificate of insurance provided by IPC.

MetLife | Legal Plan



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 Plan, 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 Plan.

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.

MetLife

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 fifteen hours of network attorney time and services per year.

Money Matters	• Debt Collection Defense • Identity Theft Defense • Identity Restoration	• 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 • Conservatorship • Demand Letters • Divorce (20 hours) • Garnishment Defense • Guardianship	• Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Personal Property Protection	• Prenuptial Agreement • Protection from Domestic Violence • 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 • Driving Privileges Restoration	• Habeas Corpus	• 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
members.legalplans.com
or scan the QR code.

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

MetLife

Pet Insurance

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.

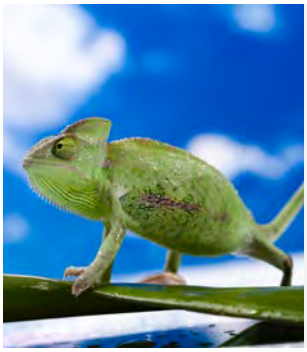
MetLife

Pet Insurance



AVIANS

- African grey
- Amazon
- Avian:
  1. Large: 301 grams – 10 kilograms
  2. Medium: 50 – 300 grams
  3. 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



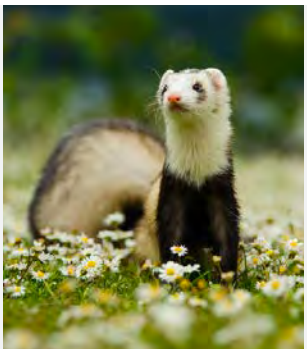
OTHER EXOTICS

- 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)