

Learn more and enroll in these *important benefits.*



The first step to choosing the right benefits is understanding the importance of each option. Take a closer look at these great benefits available for you to enroll in or apply for.

Life Insurance

Continue to be there for your loved ones with Life Insurance

Life insurance can be a cost-effective way to protect your loved ones. Should something unforeseen happen to you, it can help ensure that short- and long-term financial obligations could be met. With this group life protection:

- There's a wide range of coverage options to fit your needs and budget.
- Your beneficiary will generally receive death proceeds income-tax-free.
- Underwriting requirements may be waived for certain coverage amounts.
- **Estate Planning Services:**
 - **Will Preparation¹:** Offers in-person and phone access to a network of plan attorneys to prepare or update a will, living will or power of attorney.
 - **Digital Estate Planning²:** Access to online state-specific tools for will preparation and other key estate planning documents.
 - **Grief Counseling³:** Provides you and your loved ones up to five face-to-face or telephone sessions with a licensed grief counselor to help cope with a loss or major event.

[Click here](#) to watch a Life Insurance video.

To enroll, scan or visit your PEBP+ Voluntary Benefits site via EPEBP Portal → PEBP+ Voluntary Benefits



Critical Illness Insurance

Help protect your family and your budget from the impact of a critical illness.

If you or a loved one has a verified diagnosis of a covered critical illness, this coverage provides a lump-sum payment that can be used any way you want, such as to pay for everyday living expenses and out-of-pocket medical costs, like copays and deductibles. Here's why it's a good idea to choose critical illness insurance:

- Provides a lump-sum payment for covered conditions such as heart attack,¹ cancer² or stroke³.
- Guaranteed acceptance for you and other eligible family members⁴.
- This benefit may supplement your health insurance and Disability Insurance if a covered incident causes you to have expenses that your health insurance doesn't cover—or causes you to lose income due to being out of work.
- Also pays a benefit for an annual Health Screening⁵ or prevention measure, such as blood tests, colonoscopy or endoscopy.

[Click here](#) to watch a Critical Illness video.

Accident Insurance

Accidents can happen any time and when you least expect them. Group Accident Insurance can help you be better prepared.

While you can't always prevent accidents, you can help lessen the financial impact and try to make your recovery less stressful. Accident insurance pays a benefit for a covered treatment or service that you can use as you see fit, such as to help you pay for costs not covered by your medical insurance. There are over 150 covered events associated with an accident that could trigger benefits, including various injuries, hospitalization¹, medical services and treatments.² Plus, this coverage features:

- Guaranteed acceptance for you and other eligible family members³.
- Payments made directly to you.
- Benefits that you can use in any way you see fit: use them to help pay for insurance deductibles, co-pays, childcare expenses, mortgage payments and more.
- This benefit may supplement your health insurance and Disability Insurance if a covered incident causes you to have expenses that your health insurance doesn't cover—or causes you to lose income due to being out of work.

[Click here](#) to watch an Accident video.

Hospital Indemnity Insurance

Hospital indemnity insurance pays a lump-sum benefit if you or a covered family member is hospitalized.

While you can't always prevent accidents, you can help lessen the financial impact and try to make your recovery less stressful. Accident insurance pays a benefit for a covered treatment or service that you can use as you see fit, such as to help you pay for costs not covered by your medical insurance. There are over 150 covered events associated with an accident that could trigger benefits, including various injuries, hospitalization¹, medical services and treatments.² Plus, this coverage features:

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- Guaranteed acceptance for you and other eligible family members³.
- Payments made directly to you.
- Coverage is portable, meaning you can take it with you if your employment status changes⁴.
- This benefit may supplement your health insurance and Disability insurance if a covered incident causes you to have expenses that your health insurance doesn't cover—or causes you to lose income due to being out of work.

[Click here](#) to watch a Hospital Indemnity video.

Disability Insurance

Help protect your finances with disability coverage

Disability Insurance can help protect your income if you are unable to work due to a major injury, chronic condition, cancer or extended illness. Short term disability coverage replaces a portion of your income during the initial weeks of a covered disability. Long term disability coverage replaces a portion of your income for covered disabilities that last an extended period of time.

- Disability income benefits can be used to help pay for a wide range of expenses, including mortgage/rent, car payments, groceries, childcare and more.
- Payments are made directly to you.
- Offers incentives for participation in a rehabilitation program.

[Click here](#) to watch a Disability video.

LIFE DISCLAIMERS:

1. Included with Supplemental Life Insurance.] Will Preparation is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York-sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.
2. Digital Estate Planning is not available for customers sitused in FL or located in GU, PR and VI. It is not included with dependent life coverages. Domestic Partnerships are not currently supported however members in a domestic partnership may use a MetLife Legal Plans attorney for their planning needs. Online Notary is not available in all states. [If you are unable to access the legalplans.com/estateplanning website, you can find a network attorney by calling MetLife Legal Plans at 1-800-821-6400, Monday through Friday, 8:00 am to 8:00 pm EST. You will need to provide your company name, customer number and the last four digits of the policyholder's social security number.] Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI
3. Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as domestic issues, parenting issues or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or your MetLife Group Representative for costs and complete details. MetLife Group Term Life insurance and AD&D are issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.]

DISABILITY DISCLAIMERS:

Like most disability income policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative for costs and complete details.

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CII DISCLAIMERS :

1. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.
2. 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 the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.
3. In certain states, the Covered Condition is Severe Stroke.
4. 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.
5. The Health Screening Benefit is not available in certain states. In some states, there is a separate mammogram benefit. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. The plan may include a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. MetLife offers CII on both an Attained Age and an Issue Age basis. Attained Age rates are based on five-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII is guaranteed renewable and may include a Benefit Reduction Due to Age provision. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations and exclusions applicable to both Attained Age and Issue Age CII can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-C or GPNP14-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In New York, availability of MetLife's Issue Age CII product is pending regulatory approval.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

ACCIDENT DISCLAIMERS:

1. 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.
2. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
3. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered 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 may apply to dependents serving in the armed forces or living overseas.

METLIFE'S ACCIDENT 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. There are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and 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 or contact MetLife.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

HOSPITAL INDEMNITY DISCLAIMERS:

1. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full 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 to be covered 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 may apply to dependents serving in the armed forces or living overseas.
4. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

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. There may be a pre-existing condition limitation for hospital sickness benefits. There are 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, or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.