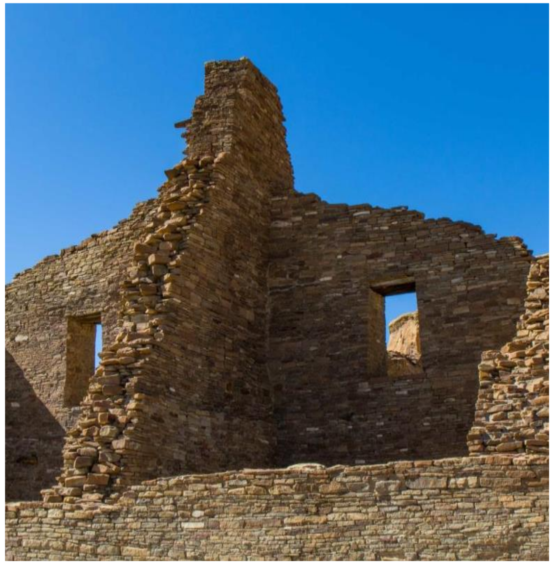
Short Plan Year
January 1, 2026 - June 30, 2026

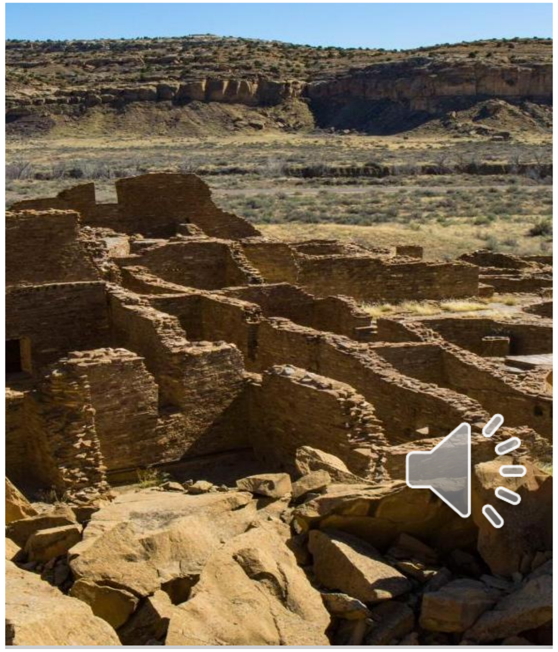
MetLife Voluntary Benefits Information

Accident, Critical Illness & Cancer

A partnership to smile about.

Powerful network. Extraordinary experiences.





HEALTH CARE AUTHORITY

MetLife

What is Accident Insurance

An accident can bring unexpected expenses

Key Features

- **Coverage** for a wide variety of accidental injuries, including broken bones, concussions, dislocations[A1] and second- and third-degree burns[A2]
- **Payments made directly to you** to use as you choose
- **Supplement to your medical** insurance

Plan Highlights

- **Over 150 covered conditions** including Injuries, Medical Services and Treatment, Hospitalization, Accidental Death, Dismemberment, Loss and Paralysis
- **Hassle-free claims process** with no waiting periods. You may have a choice of plans to fit your budget and specific needs

Provides a lump-sum payment when a covered person has medical services and treatments related to accidental injuries.

Over 150 Covered Events[A2]

Injuries

- Fractures/Dislocations[A1]
- Concussion
- Coma
- Ruptured Disc
- Torn Cartilage in Knee
- Cuts/Lacerations
- Torn/Ruptured/Severed Tendon/Ligament
- Broken Tooth

Paralysis

- Paralysis

Hospital[A4] – Accident

- Admission
- Confinement
- Admission – Intensive Care Unit (ICU)
- Confinement – ICU
- Inpatient Rehabilitation Unit

Additional Benefits

- Lodging[A6]

Medical Services & Treatments

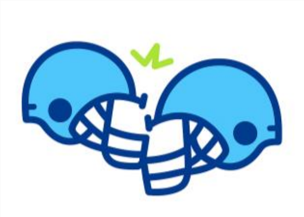
- Air/Ground Ambulance
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Transportation
- Therapy Services
- Pain Management
- Blood/Plasma/Platelets
- Inpatient Surgery
- Outpatient Ambulatory
- Surgery

Accident Insurance

Covered conditions[A2]	Low Plan MetLife Accident Insurance pays you	High Plan MetLife Accident Insurance pays you
Injuries – *12 covered injury types*	Ranging from **$25 – $10,000** per injury	Ranging from **$50 – $15,000** per injury
Medical services & treatment – *15 covered medical services & treatments*	Ranging from **$35 – $1,500** per medical service/treatment	Ranging from **$50 – $2,000** per medical service/treatment
Hospital coverage[A8] (due to an Accident)	**$1,000 (non-ICU) – $1,000 (ICU)**[A9] admission benefit per accident **$200** per day for non-ICU confinement up to 15 days per accident **$200** a day for ICU confinement up to 15 days per accident	**$1,500 (non-ICU) – $1,500 (ICU)**[A9] admission benefit per accident **$300** per day for non-ICU confinement up to 15 days per accident **$300** a day for ICU confinement up to 15 days per accident

Accident Insurance

Covered conditions [A2]	Low Plan MetLife Accident Insurance pays you	High Plan MetLife Accident Insurance pays you
Paralysis	**$10,000 - $20,000** depending on the number of limbs	**$20,000 - $40,000** depending on the number of limbs
Additional benefits – Lodging[A6]	**$100** per night, up to 15 nights	**$200** per night, up to 15 nights



Example: Sports Injury

Care Received After Injury	Benefit Amount
Emergency Care	$100 x *1.25 = $125
Ambulance (ground)	$400 x *1.25 = $500
Concussion diagnosis	$500 x *1.25 = $625
Physician follow-up (2 visits)	$100 (2) x *1.25 = $250
Medical testing (e.g., CT scan)	$200 x *1.25 = $250

Total Benefits Paid:
$1,750

Actual benefits may vary based on plan selection and specific care received

***Organized Sports Activity Injury Benefit** increases benefit by 25%*

What is Critical Illness Insurance

Even with the most comprehensive medical plan, these out-of-pocket expenses may not be covered

Key Features

- Provides a **lump-sum payment** upon diagnosis verification.
- There is **no waiting period** for services—you can begin using them immediately after coverage begins.
- You can receive **Initial and Recurrence Benefit**[C1] payments.
- If you change jobs, you can **take your coverage with you**[C2]**.**
- The **enrollment process only takes a few minutes**, and there are **no health questions**.
- **We guarantee your coverage** and the coverage of your family members[C3].

Critical Illness Insurance

You have a **choice** of a $**10,000, $20,000** or **$30,000** Category Benefit Amount

Your Total Benefit Amount will be **5 times** the Category Benefit Amount you selected

In a single calendar year, **you can receive payments up to your Total Benefit Amount** (equal to your category benefit amount)[C4]

Critical Illness Insurance covers these conditions

- Heart Attack[C6]
- Stroke[C7]
- Kidney Failure
- Major Organ Transplant[C9]
- Coronary Artery Bypass Graft[C10]
- Alzheimer's Disease
- 22 Listed Conditions

***This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case..*

Health Screening Benefit

MetLife provides an annual Health Screening Benefit[AH4] for taking one of the eligible screening/prevention measures.

Your Health Screening Benefit amount is:
$50

What is Cancer Insurance

Coverage that can provide financial support when you or a loved one has a verified diagnosis of cancer.

Key Features

- **Guaranteed** issue coverage[CA1]
- **No waiting periods** or age restrictions[CA3]
- **Portable** (continuation of coverage)[CA4]

Plan Highlights

- **Full benefit cancer[CA5]** – all forms of advanced cancers are covered and may qualify for full benefits (as defined by the group policy or certificate).
- **Partial benefit cancer** – most forms of early-stage cancers are covered and may qualify for partial benefits (as defined by the group policy or certificate).

Provides a **lump-sum payment** upon diagnosis verification

Is **not reimbursement-based**, so covered individuals only need to submit proof of a verified diagnosis

Recurrence benefits are paid if the cancer returns

Cancer Insurance

You have a **choice** of a **$10,000; $20,000** or **$30,000** Initial Benefit Amount

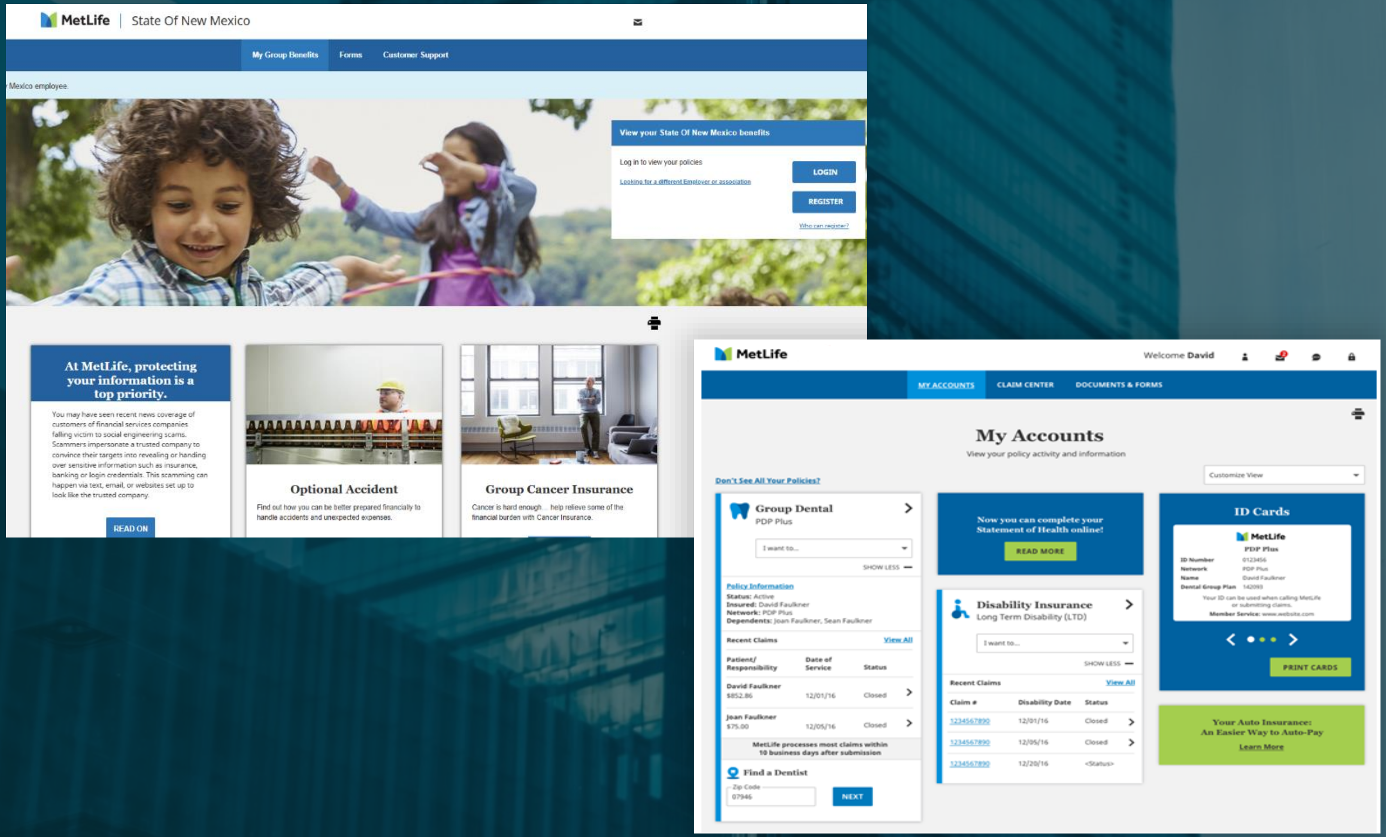
- Full Benefit Cancer pays 100% of Initial Benefit Amount
- Partial Benefit Cancer pays 25% of Initial Benefit Amount

Your Total Benefit Amount **will be 2 times** the Initial Benefit Amount you selected

You can receive Initial and **Recurrence Benefit[CA6] payments** until your Total Benefit Amount is reached

Illness – Covered Condition	Payment	Total Benefit Remaining
Full Benefit Cancer (Leukemia) – first diagnosis	Initial Benefit payment of **$20,000** or **100%**	**$20,000**
Full Benefit Cancer (Leukemia) – second diagnosis, three years later	Recurrence Benefit payment of **$10,000** or **50%**	**$10,000**

MyBenefits



- **Customized** product section with additional policy contract and product details
- **Easy access** to Forms, Customer Support and Claims Center
- **Add policies** with the “Don’t see all your policies?” feature

MetLife Online Services capabilities may vary by product and may not be available to all customers.

HEALTH CARE AUTHORITY

MetLife

Reminders!

Open Enrollment Dates
October 20 – November 20

Visit:
SoNM Intranet Site or MLVOLBenefits.com

Call:
1-855-862-3912
Monday - Friday, 8 a.m. – 8 p.m., ET

Thank You!

Footnotes and disclosures

A1. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

A2. 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.

A3. Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

A4. 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.

A5. The Hospital Sickness benefit may not be available in all states.

A6. The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

A7. The Health Screening Benefit is not available in all states. In some states, the list of eligible screening/prevention measures may be limited, and the benefit may be referred to as the Accident Prevention Screening Benefit.

A8. Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

A9. 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. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.

Footnotes and disclosures

C1. Please review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.

C2. 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.

C3. 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 may apply to dependents serving in the armed forces or living overseas. For CA sitused cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer 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.

C4. The insured is eligible to receive payments up to his/her Annual Benefit Amount, which is equal to the Category Benefit Amount, during any single calendar year. Once 100% of this annual benefit amount has been paid, the insured will not be eligible to receive additional payments until the next calendar year.

C5. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.

C6. 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.

C7. In certain states, the Covered Condition is Severe Stroke.

C8. Coma, Paralysis, Severe Burn, and Loss of: Ability to Speak; Hearing; Sight are not available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.

C9. In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details. In some states, the condition is Major Organ Failure.

C10. In certain states, the Covered Condition is Coronary Artery Disease.

Footnotes and disclosures

CA1. 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. [For CA sitused cases: Coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.]

CA2. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

CA3. Children may be covered to age 26. In some states, there are benefit reductions that begin at age 65.

CA4. Covered Family Member means all Covered Persons as defined in the Certificate.

CA5. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.

CA6. Please review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.

Product Disclaimers: *Accident*

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.

Product Disclaimers: *CII*

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.

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 vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates or Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product 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-CI, GPNP14- CI, GPNP19-CI or contact MetLife for more information. Please contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

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.

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Please contact MetLife for more information.

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Product Disclaimers: *Cancer*

The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance (CII) policy. MetLife Cancer Insurance includes only the Cancer Covered Condition Category.

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Metropolitan Life Insurance Company, New York, NY
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