

Please Note: Responses to these questions will be required at time of sale as part of the Sold Case submission requirements. If there are known health risks at this time, please contact your Sales Representative.



## RISK ASSESSMENT SUMMARY

**Prospect Name:** Town Of Upper Marlboro

**Number of lives:** \_\_\_\_\_

In order to provide the best possible transition for the above customer, we require the broker/customer to provide risk assessment information prior to MetLife's acceptance of a group. Please review this document thoroughly with the Benefit Administrator, designate appropriate responses, sign, and return with the group's application.

**Life, Short Term Disability or Long Term Disability Coverages:**

Are any employees currently pregnant? Yes \_\_\_\_\_ No \_\_\_\_\_

Are you aware of any significant health risks within this customer which would likely result in a claim within the next 12 months? Yes \_\_\_\_\_ No \_\_\_\_\_

If "Yes", please provide details:

\_\_\_\_\_

**Replacement Life Coverage:** Are there any currently disabled employees? Yes \_\_\_\_\_ No \_\_\_\_\_

If "Yes", please provide confirmation that the current carrier has Waiver of Premium and Terminal Liability. Also, complete the "chart" below listing the disabled employees. (Please note: our contracts include an actively at work requirement.)

**Employees Not Actively At Work**

Name	DOB MM/YY	Date of Disability MM/YY	Nature of Claim	Est. Date of Return MM/YY	Benefit Amount

Producer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

For Internal Use by MetLife

Sales Representative's Acceptance: \_\_\_\_\_

Date: \_\_\_\_\_

Issue Underwriter's Acceptance: \_\_\_\_\_

Date: \_\_\_\_\_



## Town Of Upper Marlboro

**Basic Life, Basic AD&D, Supplemental Term Life, Supplemental Term AD&D,  
Supplemental Dependent Life, Supplemental Dependent AD&D**

Proposal produced on July 26, 2022  
This quote is valid for 90 days from date of proposal

## Town Of Upper Marlboro Rate Summary

Coverage	Participating Lives	Covered Volume	Rates	Annual Premium
<b>RQ2 Life Option 1</b> 6729032				
<b>Basic Life</b> <i>(per \$1,000 of Covered Volume)</i>	14	\$350,000	\$0.230*	\$966
Rates are guaranteed from September 1, 2022 - August 31, 2024				
<p>* Please note that the fee for EAP services will be payable in combination with your Disability or Life Insurance premium for billing convenience. The Employee Assistance Program is a non-insurance service separate from MetLife insurance and sold at an additional charge.</p> <p>Employee Assistance Program services are provided by LifeWorks US Inc. under an agreement with MetLife. LifeWorks is not a subsidiary or affiliate of MetLife.</p>				
<b>Basic AD&amp;D</b> <i>(per \$1,000 of Covered Volume)</i>	14	\$350,000	\$0.020	\$84
Rates are guaranteed from September 1, 2022 - August 31, 2024				
<b>Supplemental Life</b> <i>(per \$1,000 of Covered Volume)</i>				
AAFTE excluding police officers, fire & emt				
Less than 30			\$0.084	
30-34			\$0.094	
35-39			\$0.127	
40-44			\$0.181	
45-49			\$0.277	
50-54			\$0.447	
55-59			\$0.687	
60-64			\$1.035	
65-69			\$1.663	
70+			\$2.671	
Rates are guaranteed from September 1, 2022 - August 31, 2024				
<p><b>Important Information concerning Supplemental Life enrollments:</b></p> <p>For take-over supplemental life plans: This quote does not include an open enrollment and late enrollees will be required to provide Evidence of Insurability (EOI). However, for in-force \$10,000 increment plans, current participating employees may increase their in-force supplemental coverage an additional increment for the employee coverage only, up to the non-medical maximum stated in the policy. All increases are subject to the terms of the policy.</p>				

Coverage	Participating Lives	Covered Volume	Rates	Annual Premium
<b>Supplemental AD&amp;D</b> <i>(per \$1,000 of Covered Volume)</i>			\$0.021	
Rates are guaranteed from September 1, 2022 - August 31, 2024				
<b>Supplemental Dependent Life</b> <i>(per \$1,000 of Covered Volume)</i>				
AAFTE excluding police officers, fire & emt				
Spouse*:				
Less than 30			\$0.084	
30-34			\$0.094	
35-39			\$0.127	
40-44			\$0.181	
45-49			\$0.277	
50-54			\$0.447	
55-59			\$0.687	
60-64			\$1.035	
65-69			\$1.663	
70+			\$2.671	
Child			\$0.240	
Rates are guaranteed from September 1, 2022 - August 31, 2024				
* Spouse rates are based on the employee's age.				
<b>Important Information concerning Dependent Supplemental Life enrollments:</b> For take-over dependent supplemental life plans: This quote does not include an open enrollment and late enrollees will be required to provide Evidence of Insurability (EOI). All increases are subject to the terms of the policy.				
<b>Supplemental Dependent AD&amp;D</b> <i>(per \$1,000 of Covered Volume)</i>				
All Active Full Time Employees				
▪ Spouse			\$0.021	
▪ Child(ren)			\$0.051	
Rates are guaranteed from September 1, 2022 - August 31, 2024				

Coverage	Participating Lives	Covered Volume	Rates	Annual Premium
<b>RQ2 Life Option 2</b> 6729034				
<b>Basic Life</b> (per \$1,000 of Covered Volume)	14	\$700,000	\$0.197*	\$1,655
Rates are guaranteed from September 1, 2022 - August 31, 2024				
<p>* Please note that the fee for EAP services will be payable in combination with your Disability or Life Insurance premium for billing convenience. The Employee Assistance Program is a non-insurance service separate from MetLife insurance and sold at an additional charge.</p> <p>Employee Assistance Program services are provided by LifeWorks US Inc. under an agreement with MetLife. LifeWorks is not a subsidiary or affiliate of MetLife.</p>				
<b>Basic AD&amp;D</b> (per \$1,000 of Covered Volume)	14	\$700,000	\$0.020	\$168
Rates are guaranteed from September 1, 2022 - August 31, 2024				
<b>RQ2 Life Option 3</b> 6729036				
<b>Basic Life</b> (per \$1,000 of Covered Volume)	14	\$140,000	\$0.265*	\$445
Rates are guaranteed from September 1, 2022 - August 31, 2024				
<p>* Please note that the fee for EAP services will be payable in combination with your Disability or Life Insurance premium for billing convenience. The Employee Assistance Program is a non-insurance service separate from MetLife insurance and sold at an additional charge.</p> <p>Employee Assistance Program services are provided by LifeWorks US Inc. under an agreement with MetLife. LifeWorks is not a subsidiary or affiliate of MetLife.</p>				
<b>Basic AD&amp;D</b> (per \$1,000 of Covered Volume)	14	\$140,000	\$0.020	\$34
Rates are guaranteed from September 1, 2022 - August 31, 2024				

## Summary of Benefits

### Life / AD&D Insurance - RQ2 Life Option 1

Basic Life	
All Active Full Time Employees (30 Hours)	<ul style="list-style-type: none"> <li>Flat \$25,000</li> <li>Medical Evidence Level: \$25,000</li> <li>Reduces by: 35% at Age 65, 50% at Age 70</li> <li>Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)</li> <li>Conversion is included in this quote</li> <li>Accelerated Benefit Option: 12 months or less to live, up to 80.0% of coverage, to a maximum of \$500,000</li> </ul>
<p>Age Reduction*: The Employer is responsible for making sure that the offer of insurance to its Employees under the program described complies, if applicable, with the Age Discrimination in Employment Act of 1967, as amended, ("ADEA"), and the regulations thereunder. The Employer should seek the advice of counsel as to whether ADEA applies to the program and, if so, whether it is in compliance with ADEA and other applicable laws. MetLife is required to comply with insurance age discrimination laws where applicable.</p> <p>*All reductions are applied to the original benefit amount</p>	

Basic AD&D	
All Active Full Time Employees (30 Hours)	<ul style="list-style-type: none"> <li>100% of the Basic Life benefit.</li> <li>Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)</li> </ul>
<p>Age Reduction*: The Employer is responsible for making sure that the offer of insurance to its Employees under the program described complies, if applicable, with the Age Discrimination in Employment Act of 1967, as amended, ("ADEA"), and the regulations thereunder. The Employer should seek the advice of counsel as to whether ADEA applies to the program and, if so, whether it is in compliance with ADEA and other applicable laws. MetLife is required to comply with insurance age discrimination laws where applicable.</p> <p>*All reductions are applied to the original benefit amount</p>	

	Rate per \$1,000 of Covered Volume	Est Volume	Est Monthly Premium	Est Annual Premium
<b>Basic Life</b>	\$0.230	\$350,000	\$81	\$966
Rates are guaranteed from September 1, 2022 - August 31, 2024 (24 months)				
<b>Basic AD&amp;D</b>	\$0.020	\$350,000	\$7	\$84
Rates are guaranteed from September 1, 2022 - August 31, 2024 (24 months)				

Supplemental Term Life	
AAFTE excluding police officers, fire & emt (30 Hours)	<ul style="list-style-type: none"> <li>• \$10,000 increments to a maximum of the lesser of 5.00 times pay or \$500,000</li> <li>• A minimum benefit of \$10,000</li> <li>• Medical Evidence Level: \$50,000</li> <li>• No Age Reduction</li> <li>• Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)</li> <li>• Conversion and Portability are included in this quote</li> <li>• Accelerated Benefit Option: 12 months or less to live, up to 80.0% of coverage, to a maximum of \$500,000</li> </ul>

Supplemental Term AD&D	
AAFTE excluding police officers, fire & emt (30 Hours)	<ul style="list-style-type: none"> <li>• 100% of the Supplemental Term Life benefit.</li> <li>• Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)</li> <li>• Portability is included in this quote</li> </ul>

Supplemental Life	Rate per \$1,000 of Covered Volume	Est Volume	Est Monthly Premium	Est Annual Premium
Less than 30	\$0.084			
30-34	\$0.094			
35-39	\$0.127			
40-44	\$0.181			
45-49	\$0.277			
50-54	\$0.447			
55-59	\$0.687			
60-64	\$1.035			
65-69	\$1.663			
70+	\$2.671			

Rates are guaranteed from September 1, 2022 - August 31, 2024 (24 months)

Supplemental AD&D				
AAFTE excluding police officers, fire & emt <sup>1</sup>	\$0.021			

Rates are guaranteed from September 1, 2022 - August 31, 2024 (24 months)

Please note that the MetLife AD&D insurance premium includes a fee for the Travel Assistance [and Identity Theft Solutions] services, provided by AXA Assistance USA, Inc.

<sup>1</sup> Travel Assistance services are offered and administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

<b>Supplemental Dependent Life</b>	
AAFTE excluding police officers, fire & emt (30 Hours)	<p><b>Spouse Benefit:</b></p> <ul style="list-style-type: none"> <li>• \$5,000 increments to a maximum of \$100,000, not to exceed 50% of employee's Optional Life Benefit</li> <li>• A minimum benefit of \$5,000</li> <li>• Spouse Medical Evidence Level: \$25,000</li> <li>• Spouse Accelerated Benefit Option: 12 months or less to live, up to 80.0% of coverage, to a maximum of \$500,000</li> </ul> <p><b>Child Benefit:</b></p> <ul style="list-style-type: none"> <li>• Child Under 15 days: \$100</li> <li>• Child 15 days to 6 months old: \$1,000</li> <li>• Child more than 6 months old: Options of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000.</li> <li>• Child limiting age: 26, 26 if a full time student</li> <li>• Child Medical Evidence Level: \$10,000</li> </ul> <ul style="list-style-type: none"> <li>• No Age Reduction</li> <li>• Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)</li> <li>• Conversion and Portability are included in this quote</li> </ul>

<b>Supplemental Dependent AD&amp;D</b>	
All Active Full Time Employees (30 Hours)	<p><b>Spouse Benefit:</b></p> <ul style="list-style-type: none"> <li>• 100% of the Dependent Supplemental Life benefit.</li> </ul> <p><b>Child Benefit:</b></p> <ul style="list-style-type: none"> <li>• Child Under 15 days: \$100</li> <li>• Child 15 days to 6 months old: \$1,000</li> <li>• Child more than 6 months old: Options of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000.</li> </ul> <ul style="list-style-type: none"> <li>• Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)</li> <li>• Portability is included in this quote</li> </ul>



Supplemental Dependent Life	Rate per \$1,000 of Covered Volume	Est Volume	Est Monthly Premium	Est Annual Premium
Spouse*:				
Less than 30	\$0.084			
30-34	\$0.094			
35-39	\$0.127			
40-44	\$0.181			
45-49	\$0.277			
50-54	\$0.447			
55-59	\$0.687			
60-64	\$1.035			
65-69	\$1.663			
70+	\$2.671			
Child**:	\$0.240			
Rates are guaranteed from September 1, 2022 - August 31, 2024 (24 months)				
* Spouse rates are based on the employee's age.				
** Child(ren) rates are per \$1,000 of coverage, per child unit. A child unit may consist of more than one child.				
<b>Supplemental Dependent AD&amp;D</b>				
All Active Full Time Employees				
▪ Spouse	\$0.021			
▪ Child*	\$0.051			
Rates are guaranteed from September 1, 2022 - August 31, 2024 (24 months)				
* Child(ren) rates are per \$1,000 of coverage, per child unit. A child unit may consist of more than one child.				

Plan Features and Limitations
<p>Portability: Option to continue term insurance under a different policy when coverage terminates. Minimums, maximums, and other conditions apply. Portability is not available for residents of Alaska.</p>
<p>Grief Counseling: Automatically included with Basic Life at no additional cost to the employer or employee. Available in all situs states on Basic Life except ND. Automatically included with Supplemental Life at no additional cost to the employee. Available in all situs states on Supplemental Life except for FL and ND.</p> <p>Grief counseling is offered by LifeWorks US Inc.<sup>1</sup>. Grief counseling provides eligible beneficiaries a form of counseling that aims to help people cope with grief and mourning following the death of a loved one.</p> <p><sup>1</sup> Grief Counseling services are provided through an agreement with LifeWorks US Inc.. LifeWorks US Inc. is not an affiliate of MetLife and the services LifeWorks US Inc. provides are separate and apart from the insurance provided by MetLife.</p>
<p>Will Preparation: Automatically included with Supplemental Life. Face to Face meeting with a MetLife Legal Plans attorney.</p> <p>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 Property and Casualty Insurance Company and Affiliates, 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.</p>
<p>MetLife Estate Resolution <u>Services</u><sup>SM</sup>- Automatically included with Supplemental Life. Face to Face meeting with a MetLife Legal Plans attorney</p> <p>Estate Resolution Services is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island.</p>
<p><b>Funeral Discounts and Planning Services<sup>#</sup>:</b></p> <p>As a MetLife group life policyholder, you and your family may have access to funeral discounts, planning and support to help honor a loved one's life - at no additional cost to you. Dignity Memorial provides you and your loved ones access to discounts of up to 10% off of funeral, cremation and cemetery services through the largest network of funeral homes and cemeteries in the United States.</p> <p>When using a Dignity Memorial Network you have access to convenient planning services - either online at <a href="http://www.finalwishesplanning.com">www.finalwishesplanning.com</a>, by phone (1-866-853-0954), or by paper - to help make final wishes easier to manage. You also have access to assistance from compassionate funeral planning experts to help guide you and your family in making confident decisions when planning ahead as well as bereavement travel services - available 24 hours, 7 days a week, 365 days a year - to assist with time-sensitive travel arrangements to be with loved ones.</p> <p><sup>#</sup> Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.</p>
<p><b>Total Control Account (TCA):</b></p>

- ☐ TCA Settlement Option - Payment under the policy may be accomplished by placing the full amount of death claim proceeds into a TCA, an interest-bearing account with draft-writing privileges, and providing the beneficiary with a book of drafts. Beneficiary also receives a Customer Agreement and other materials describing the TCA.
- ☐ Relieves beneficiaries of the need to make immediate decisions about what to do with a check, while giving them the flexibility to access funds as needed and earn interest on the proceeds as they assess their financial situation.
- ☐ Beneficiary can access the full amount of death proceeds, including any accrued interest, at any time by writing a single draft.
- ☐ Beneficiary can use a single draft to access the entire proceeds or several drafts for smaller amounts (*as little as \$250*). There are no limits on the number of drafts the beneficiary can write. Processing time is similar to check processing.
- ☐ Recordkeeping and draft clearing services for your TCA are provided by BNY Mellon Bank, 701 Market Street, Philadelphia, PA 19106.
- ☐ Beneficiary may also move all or a portion of the TCA balance (subject to applicable minimums) into any other settlement option for which he/she then qualifies.
- ☐ Principal and interest earned are backed by the financial strength and claims paying ability of MetLife.
- ☐ No charge for processing TCA drafts/making withdrawals, no monthly maintenance fees, and no charge for ordering additional TCA drafts. Charges may apply for an overdrawn TCA or special services. The current fees (*subject to change*) for those services are: draft copy \$2; stop payment \$10; overdrawn TCA \$15; overnight delivery service \$25.
- ☐ Accountholders receive an account statement each month when there is activity in the account, and if there is no activity, an account statement will be sent once every three months. These periodic statements will be sent via postal mail or electronically.
- ☐ Additional information about the TCA and account services is available electronically through MetLife's easy to use MetOnline web site.
- ☐ Customer Service Representatives specially trained to provide service to beneficiaries are also available through a special toll-free number (800-638-7283).
- ☐ Through MetLife's automated phone system, Accountholders are able to touch or speak their requests into the phone such as, "hear account balance", "get recent transactions", and "order drafts."
- ☐ Beneficiary may also may conveniently use the TCA as a source of funds to pay bills online or by phone (*no minimum payment amount*), and link to his or her favorite mobile payment service.

Subject to state law, and/or group policyholder direction, the TCA is provided for all Life and AD&D benefits of \$5,000 or more. While the funds in the TCA are not insured by the Federal Deposit Insurance Corporation, they are guaranteed by the appropriate state insurance guaranty association.

The coverage limits vary by state. More information can be obtained by contacting the National Organization of Life and Health Insurance Guaranty Associations ([www.NOLHGA.com](http://www.NOLHGA.com) or 703-481-5206). The assets backing the TCA are maintained in the Metropolitan Life Insurance Company (MetLife) general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

The interest rate on the TCA is set weekly and will always be the greater of the guaranteed rate stated in the accountholder's TCA package, or the rate established by one of two indices monitored by MetLife. MetLife calculates interest daily and compounds it, and adds it to the account monthly, so the accountholders earn interest on their interest. The interest earnings generally are taxable.

If there is no activity on the TCA for a period of time (*typically three years, but this may vary by state*), state regulations may require MetLife to contact the accountholder at the address on file. If MetLife is unable to reach the accountholder, MetLife may be required to close the TCA and transfer the funds to the state.

**Accelerated Benefits Option:** If included, the minimum that can be accelerated is \$20,000.

The definition of earnings used to define benefits will be **Basic Monthly Earnings**.

**Waiver of Premium:** Group life coverage is continued for an employee meeting the contractual definition of total disability. No further premium payment for that employee is required. The onset of the disability must occur prior to the age as defined in the Summary of Benefits. The disability must last continuously through the defined waiting period, and the employee must submit a request for the extension within 12 months of the onset of the total disability.

Amounts up to the Non-Medical Maximum can be issued to employees who are actively at work and who have not been hospitalized in the 90 days prior to the date the employee makes a request for benefits.

**Enrolling in the Plan:**

- A statement of health will need to be submitted by employees who:
  - Request coverage amounts during their initial 31-day enrollment that exceed the stated MEOI level.
  - Apply for coverage after the period which begins on the first day on which they are eligible for the coverage (or the first day following a qualifying event, if applicable) and ends at the earlier of the next following annual enrollment period or the day before the next following Policy Anniversary. In no event will this period be more than a year, or less than 31 days.
  - Have been hospitalized in the last 90 days.
  - Have indicated a medical condition on their enrollment form.
- Employees who are Actively-at-Work but who are not currently enrolled in the plan and experience a Qualifying Event must submit a statement of health in order to enroll for any amount of coverage.

**Benefit Increases:**

- **Supplemental Term Life:** Employees, Actively at Work, who are participating in the plan may increase their coverage up to the next benefit level without submitting a statement of health, provided the increased benefit does not exceed the Medical Evidence Level, as defined in the Summary of Benefits.
- **Basic Life, Dependent Supplemental Term Life:** Employees, Actively at Work, who are participating in the plan and want to increase their coverage by any amount will have to submit a statement of health.

The coverage will be subject to a contestability clause in accordance with the law.

Except in Washington: Supplemental and Dependent Life Insurance will not be paid to the

Beneficiary if an insured commits suicide within 2 years (1 year in Missouri if the insured intended to commit suicide when enrolling for such insurance, 1 year in North Dakota and Colorado) of the effective date of this certificate. Instead, we will pay the Beneficiary an amount equal to any contributions paid, without interest.

Except in Washington: if an insured commits suicide within 2 years (1 year in Missouri if the insured intended to commit suicide when enrolling for an increase in insurance, 1 year in North Dakota and Colorado) from the effective date of any increase in the amount of Supplemental and Dependent Life Insurance, such increased amount will not be paid to the Beneficiary. Instead we will pay the Beneficiary:  
an amount equal to all contributions paid for the increased amount, without interest; plus the amount of Supplemental Life Benefits that was in effect on the day before the effective date of such increased amount.

The employee must be covered for benefits in order for dependents to be covered.

Dependent benefits terminate at the earlier of: the employee's retirement or when the employee's coverage terminates.

Dependent Eligibility Deferment – Dependent is not confined to hospital, confined to home or receiving disability income from any source.

No eligible individual may be covered more than once under this plan. If a person is covered as an employee, he/she cannot be covered as a spouse or dependent. If an employee and spouse are employed by the same employer, their eligible dependents may be insured as dependents of only one employee.

Dependent benefit cannot exceed the lesser of the amount for which the employee is insured or any applicable state law limit.

Table of Covered Losses for AD&D			
Covered Loss	Basic AD&D	Supplemental AD&D	Supplemental Dependent AD&D
Life	100%	100%	100%
Hand	50%	50%	50%
Foot	50%	50%	50%
Arm	75%	75%	75%
Leg	75%	75%	75%
Sight of One Eye	50%	50%	50%
Combination of a Hand, Foot, and/or Eye	100%	100%	100%
Thumb & Index Finger on the Same Hand	25%	25%	25%
Speech and Hearing	100%	100%	100%
Speech	50%	50%	50%
Hearing	50%	50%	50%
Paralysis of Both Arms and Both Legs	100%	100%	100%
Paralysis of Both Legs	50%	50%	50%
Paralysis of the Arm & Leg on Either Side of the Body	50%	50%	50%
Paralysis of One Arm or Leg	25%	25%	25%
Brain Damage	100%	100%	100%
Coma	1% monthly up to 60 months	1% monthly up to 60 months	1% monthly up to 60 months
* Maximum Amount payable for all Covered Losses sustained in one accident is capped at 100% of the Full Amount			
Additional Benefits			
Benefit	Basic AD&D	Supplemental AD&D	Supplemental Dependent AD&D
Air Bag Use	5% up to \$10,000	5% up to \$10,000	5% up to \$10,000
Seat Belt Use	10% up to \$25,000	10% up to \$25,000	10% up to \$25,000
Common Carrier	100% of Full Amount	100% of Full Amount	100% of Full Amount
Child Care Center	\$5,000 per year for 4 Yrs up to 12% of Full Amount	Not Applicable	

<b>Limitations and Exclusions</b>	
<b>Limitations</b>	<ul style="list-style-type: none"> <li>The Accidental Death &amp; Dismemberment loss must occur within 365 days after the date of the accident and be a direct result of bodily injury sustained from that accident, independent of other causes.</li> </ul>
<b>Exclusions</b>	<p>Accidental Death &amp; Dismemberment insurance does not include payment for any loss which in any way results from or is caused by or contributed to by:</p> <ul style="list-style-type: none"> <li>physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;</li> <li>infection, other than infection occurring in an external accidental wound;</li> <li>suicide or attempted suicide; (In Missouri, such exclusion only applies while the person is sane);</li> <li>intentionally self-inflicted injury;</li> <li>service in the armed forces of any country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country;</li> <li>any incident related to: 1) travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger (applies to: BasicPersonalADD); 2) travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight; 3) parachuting or otherwise exiting from an aircraft while such aircraft is in flight except for self preservation; 4) travel in an aircraft or device used for testing or experimental purposes; by or for any military authority; or for travel or designed for travel beyond the earth's atmosphere;</li> <li>committing or attempting to commit a felony;</li> <li>the voluntary intake or use by any means of: 1) any drug, medication or sedative, unless it is: taken or used as prescribed by a Physician, or an "over the counter" drug, medication or sedative, taken as directed; 2) alcohol in combination with any drug, medication, or sedative; or 3) poison, gas, or fumes;</li> <li>war, whether declared or undeclared; or act of war, insurrection, rebellion, riot;</li> <li>driving a vehicle or operating another device while intoxicated as defined by the laws of the jurisdiction in which the vehicle or other device was being operated.</li> </ul>

Highlights
<p>Broker Commissions included in the rate:</p> <ul style="list-style-type: none"> <li>Basic Life: Standard Scale</li> <li>Basic AD&amp;D: Standard Scale</li> <li>Supplemental Term Life: Flat 15.00%</li> <li>Supplemental Term AD&amp;D: Flat 15.00%</li> <li>Supplemental Dependent Life: Flat 15.00%</li> <li>Supplemental Dependent AD&amp;D: Flat 15.00%</li> </ul>
<p>Expected Participation</p> <ul style="list-style-type: none"> <li>Basic Life: 100%</li> <li>Basic AD&amp;D: 100%</li> <li>Supplemental Term Life: 71% and at least 10 covered lives.</li> <li>Supplemental Term AD&amp;D: 25%</li> <li>Supplemental Dependent Life: 25%</li> <li>Supplemental Dependent AD&amp;D: 25%</li> </ul>
<p>Employee Contributions</p> <ul style="list-style-type: none"> <li>Basic Life: 0%</li> <li>Basic AD&amp;D: 0%</li> <li>Supplemental Term Life: 100%</li> <li>Supplemental Term AD&amp;D: 100%</li> <li>Supplemental Dependent Life: 100%</li> <li>Supplemental Dependent AD&amp;D: 100%</li> </ul>
<p>Situs is MARYLAND</p>
<p>Financial Arrangement: Non-retrospectively Experience Rated</p>
<p>Final rates will be based on actual enrollment and contribution levels.</p>
<p>Submit complete enrollment materials by the 15<sup>th</sup> of the month preceding the effective date to ensure prompt Underwriting review.</p>
<p>Benefits terminate at retirement for:</p> <ul style="list-style-type: none"> <li>Basic Life</li> <li>Basic AD&amp;D</li> <li>Supplemental Term Life</li> <li>Supplemental Term AD&amp;D</li> <li>Supplemental Dependent Life</li> <li>Supplemental Dependent AD&amp;D</li> </ul>
<p>AD&amp;D Benefits terminate when the corresponding Life Benefits terminate.</p>
<p><b>Actively at Work</b></p> <p>This quote assumes and is only valid if all covered employees will be Actively At Work on the Contract effective date. If you are or become aware of employees who will not be Actively at Work on the Contract effective date, please advise and provide us with a listing of Non-Actively at Work employees in a non-individually identifiable manner, that includes age, gender, amount of insurance, date of, and reason for disability of all such disabled individuals, for risk evaluation.</p>



### **Employee Assistance Program – Standard**

#### **Employee Assistance**

- Toll-free telephone assessments, referrals and counseling
- Work and Life Services – Childcare, Eldercare, Financial, Pre-Retirement

#### **Clinical Counseling**

- Up to 5 distance (telephonic or video conferencing) counseling sessions per incident with licensed counselor

#### **Web-Based Services**

- Articles, Checklists, and Worksheets – cover substance abuse, anger management, depression, grief and loss, stress, coping with disaster, childcare, adult care, health/fitness, working/living, communication/relationships, retirement, finance
- Online assessments for depression, stress, anxiety, and insomnia
- Work/life resources, research and referrals, including online interactive tools
- Life-events navigation – allows members to access services via common life events
- Health/Fitness, Personal Growth, Employee Development Content and Tools
- World-class technology platform, including the consumer-grade LifeWorks Mobile App with unlimited 24/7 access to hundreds of award-winning downloadable educational materials including articles, e-booklets, audio recordings, toolkits and assessments.

### **Employer Consultation Services**

- Management Consultation – Coaching discussions with managers on ways to approach difficult situations and assist employees in need.
- Job Performance Referrals (JPRs) – A program that includes customized action plan to help an employee resolve problems and improve job performance.
- Onsite Critical Incident Stress Debriefing (CISD) – Work site meetings that provide education and support to ease return to work and help employees cope with a traumatic event. **Fee for Service**
- Training and Development Seminars and Workshops – Offering a wide variety of workshops as well as training services that will help your business succeed. **Fee for Service**
- Orientations for Employees / Supervisors – Session to learn and review the kinds of counseling and other assistance available through the EAP. **Fee for Service**

LifeWorks will be solely responsible for all services provided under the Employee Assistance Program (EAP).

## Summary of Benefits

### Life / AD&D Insurance - RQ2 Life Option 2

Basic Life	
All Active Full Time Employees (30 Hours)	<ul style="list-style-type: none"> <li>Flat \$50,000</li> <li>Medical Evidence Level: \$50,000</li> <li>Reduces by: 35% at Age 65, 50% at Age 70</li> <li>Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)</li> <li>Conversion is included in this quote</li> <li>Accelerated Benefit Option: 12 months or less to live, up to 80.0% of coverage, to a maximum of \$500,000</li> </ul>
<p>Age Reduction*: The Employer is responsible for making sure that the offer of insurance to its Employees under the program described complies, if applicable, with the Age Discrimination in Employment Act of 1967, as amended, ("ADEA"), and the regulations thereunder. The Employer should seek the advice of counsel as to whether ADEA applies to the program and, if so, whether it is in compliance with ADEA and other applicable laws. MetLife is required to comply with insurance age discrimination laws where applicable.</p> <p>*All reductions are applied to the original benefit amount</p>	

Basic AD&D	
All Active Full Time Employees (30 Hours)	<ul style="list-style-type: none"> <li>100% of the Basic Life benefit.</li> <li>Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)</li> </ul>
<p>Age Reduction*: The Employer is responsible for making sure that the offer of insurance to its Employees under the program described complies, if applicable, with the Age Discrimination in Employment Act of 1967, as amended, ("ADEA"), and the regulations thereunder. The Employer should seek the advice of counsel as to whether ADEA applies to the program and, if so, whether it is in compliance with ADEA and other applicable laws. MetLife is required to comply with insurance age discrimination laws where applicable.</p> <p>*All reductions are applied to the original benefit amount</p>	

	Rate per \$1,000 of Covered Volume	Est Volume	Est Monthly Premium	Est Annual Premium
<b>Basic Life</b>	\$0.197	\$700,000	\$138	\$1,655
Rates are guaranteed from September 1, 2022 - August 31, 2024 (24 months)				
<b>Basic AD&amp;D</b>	\$0.020	\$700,000	\$14	\$168
Rates are guaranteed from September 1, 2022 - August 31, 2024 (24 months)				

### Plan Features and Limitations

Grief Counseling: Automatically included with Basic Life at no additional cost to the employer or employee. Available in all situs states on Basic Life except ND. Automatically included with Supplemental Life at no additional cost to the employee. Available in all situs states on Supplemental Life except for FL and ND.

Grief counseling is offered by LifeWorks US Inc.<sup>1</sup>. Grief counseling provides eligible beneficiaries a form of counseling that aims to help people cope with grief and mourning following the death of a loved one.

<sup>1</sup> Grief Counseling services are provided through an agreement with LifeWorks US Inc.. LifeWorks US Inc. is not an affiliate of MetLife and the services LifeWorks US Inc. provides are separate and apart from the insurance provided by MetLife.

### Funeral Discounts and Planning Services<sup>#</sup>:

As a MetLife group life policyholder, you and your family may have access to funeral discounts, planning and support to help honor a loved one's life - at no additional cost to you. Dignity Memorial provides you and your loved ones access to discounts of up to 10% off of funeral, cremation and cemetery services through the largest network of funeral homes and cemeteries in the United States.

When using a Dignity Memorial Network you have access to convenient planning services - either online at [www.finalwishesplanning.com](http://www.finalwishesplanning.com), by phone (1-866-853-0954), or by paper - to help make final wishes easier to manage. You also have access to assistance from compassionate funeral planning experts to help guide you and your family in making confident decisions when planning ahead as well as bereavement travel services - available 24 hours, 7 days a week, 365 days a year - to assist with time-sensitive travel arrangements to be with loved ones.

<sup>#</sup> Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

### Total Control Account (TCA):

- ☐ TCA Settlement Option - Payment under the policy may be accomplished by placing the full amount of death claim proceeds into a TCA, an interest-bearing account with draft-writing privileges, and providing the beneficiary with a book of drafts. Beneficiary also receives a Customer Agreement and other materials describing the TCA.
- ☐ Relieves beneficiaries of the need to make immediate decisions about what to do with a check, while giving them the flexibility to access funds as needed and earn interest on the proceeds as they assess their financial situation.
- ☐ Beneficiary can access the full amount of death proceeds, including any accrued interest, at any time by writing a single draft.
- ☐ Beneficiary can use a single draft to access the entire proceeds or several drafts for smaller amounts (*as little as \$250*). There are no limits on the number of drafts the beneficiary can write. Processing time is similar to check processing.

- ☐ Recordkeeping and draft clearing services for your TCA are provided by BNY Mellon Bank, 701 Market Street, Philadelphia, PA 19106.
- ☐ Beneficiary may also move all or a portion of the TCA balance (subject to applicable minimums) into any other settlement option for which he/she then qualifies.
- ☐ Principal and interest earned are backed by the financial strength and claims paying ability of MetLife.
- ☐ No charge for processing TCA drafts/making withdrawals, no monthly maintenance fees, and no charge for ordering additional TCA drafts. Charges may apply for an overdrawn TCA or special services. The current fees (*subject to change*) for those services are: draft copy \$2; stop payment \$10; overdrawn TCA \$15; overnight delivery service \$25.
- ☐ Accountholders receive an account statement each month when there is activity in the account, and if there is no activity, an account statement will be sent once every three months. These periodic statements will be sent via postal mail or electronically.
- ☐ Additional information about the TCA and account services is available electronically through MetLife's easy to use MetOnline web site.
- ☐ Customer Service Representatives specially trained to provide service to beneficiaries are also available through a special toll-free number (800-638-7283).
- ☐ Through MetLife's automated phone system, Accountholders are able to touch or speak their requests into the phone such as, "hear account balance", "get recent transactions", and "order drafts."
- ☐ Beneficiary may also may conveniently use the TCA as a source of funds to pay bills online or by phone (*no minimum payment amount*), and link to his or her favorite mobile payment service.

Subject to state law, and/or group policyholder direction, the TCA is provided for all Life and AD&D benefits of \$5,000 or more. While the funds in the TCA are not insured by the Federal Deposit Insurance Corporation, they are guaranteed by the appropriate state insurance guaranty association. The coverage limits vary by state. More information can be obtained by contacting the National Organization of Life and Health Insurance Guaranty Associations ([www.NOLHGA.com](http://www.NOLHGA.com) or 703-481-5206). The assets backing the TCA are maintained in the Metropolitan Life Insurance Company (MetLife) general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

The interest rate on the TCA is set weekly and will always be the greater of the guaranteed rate stated in the accountholder's TCA package, or the rate established by one of two indices monitored by MetLife. MetLife calculates interest daily and compounds it, and adds it to the account monthly, so the accountholders earn interest on their interest. The interest earnings generally are taxable.

If there is no activity on the TCA for a period of time (*typically three years, but this may vary by state*), state regulations may require MetLife to contact the accountholder at the address on file. If MetLife is unable to reach the accountholder, MetLife may be required to close the TCA and transfer the funds to the state.

Accelerated Benefits Option: If included, the minimum that can be accelerated is \$20,000.
The definition of earnings used to define benefits will be <b>Basic Monthly Earnings</b> .
<b>Waiver of Premium:</b> Group life coverage is continued for an employee meeting the contractual definition of total disability. No further premium payment for that employee is required. The onset of the disability must occur prior to the age as defined in the Summary of Benefits. The disability must last continuously through the defined waiting period, and the employee must submit a request for the extension within 12 months of the onset of the total disability.
<p>Enrolling in the Plan:</p> <ul style="list-style-type: none"> <li>▪ A statement of health will need to be submitted by employees who: <ul style="list-style-type: none"> <li>• Request coverage amounts during their initial 31-day enrollment that exceed the stated MEOI level.</li> <li>• Apply for coverage after the period which begins on the first day on which they are eligible for the coverage (or the first day following a qualifying event, if applicable) and ends at the earlier of the next following annual enrollment period or the day before the next following Policy Anniversary. In no event will this period be more than a year, or less than 31 days.</li> <li>• Have indicated a medical condition on their enrollment form.</li> </ul> </li> </ul>
<p>Benefit Increases:</p> <ul style="list-style-type: none"> <li>▪ Basic Life: Employees, Actively at Work, who are participating in the plan and want to increase their coverage by any amount will have to submit a statement of health.</li> </ul>
The coverage will be subject to a contestability clause in accordance with the law.
No eligible individual may be covered more than once under this plan. If a person is covered as an employee, he/she cannot be covered as a spouse or dependent. If an employee and spouse are employed by the same employer, their eligible dependents may be insured as dependents of only one employee.

Table of Covered Losses for AD&D	
Covered Loss	Basic AD&D
Life	100%
Hand	50%
Foot	50%
Arm	75%
Leg	75%
Sight of One Eye	50%
Combination of a Hand, Foot, and/or Eye	100%
Thumb & Index Finger on the Same Hand	25%
Speech and Hearing	100%
Speech	50%
Hearing	50%
Paralysis of Both Arms and Both Legs	100%
Paralysis of Both Legs	50%
Paralysis of the Arm & Leg on Either Side of the Body	50%
Paralysis of One Arm or Leg	25%
Brain Damage	100%
Coma	1% monthly up to 60 months
* Maximum Amount payable for all Covered Losses sustained in one accident is capped at 100% of the Full Amount	
Additional Benefits	
Benefit	Basic AD&D
Air Bag Use	5% up to \$10,000
Seat Belt Use	10% up to \$25,000
Common Carrier	100% of Full Amount
Child Care Center	\$5,000 per year for 4 Yrs up to 12% of Full Amount

<b>Limitations and Exclusions</b>	
<b>Limitations</b>	<ul style="list-style-type: none"> <li>The Accidental Death &amp; Dismemberment loss must occur within 365 days after the date of the accident and be a direct result of bodily injury sustained from that accident, independent of other causes.</li> </ul>
<b>Exclusions</b>	<p>Accidental Death &amp; Dismemberment insurance does not include payment for any loss which in any way results from or is caused by or contributed to by:</p> <ul style="list-style-type: none"> <li>physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;</li> <li>infection, other than infection occurring in an external accidental wound;</li> <li>suicide or attempted suicide;</li> <li>intentionally self-inflicted injury;</li> <li>service in the armed forces of any country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country;</li> <li>any incident related to: 1) travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger; 2) travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight; 3) parachuting or otherwise exiting from an aircraft while such aircraft is in flight except for self preservation; 4) travel in an aircraft or device used for testing or experimental purposes; by or for any military authority; or for travel or designed for travel beyond the earth's atmosphere;</li> <li>committing or attempting to commit a felony;</li> <li>the voluntary intake or use by any means of: 1) any drug, medication or sedative, unless it is: taken or used as prescribed by a Physician, or an "over the counter" drug, medication or sedative, taken as directed; 2) alcohol in combination with any drug, medication, or sedative; or 3) poison, gas, or fumes;</li> <li>war, whether declared or undeclared; or act of war, insurrection, rebellion, riot;</li> <li>driving a vehicle or operating another device while intoxicated as defined by the laws of the jurisdiction in which the vehicle or other device was being operated.</li> </ul>

<b>Highlights</b>	
Broker Commissions included in the rate: Standard Scale	
Expected Participation: 100%	
Employee Contributions: 0%	
Situs is MARYLAND	
Financial Arrangement: Non-retrospectively Experience Rated	
Final rates will be based on actual enrollment and contribution levels.	
Submit complete enrollment materials by the 15 <sup>th</sup> of the month preceding the effective date to ensure prompt Underwriting review.	
Benefits terminate at retirement for:	
Basic Life	
Basic AD&D	
AD&D Benefits terminate when the corresponding Life Benefits terminate.	
<b>Actively at Work</b>	
<p>This quote assumes and is only valid if all covered employees will be Actively At Work on the Contract effective date. If you are or become aware of employees who will not be Actively at Work on the Contract effective date, please advise and provide us with a listing of Non-Actively at Work employees in a non-individually identifiable manner, that includes age, gender, amount of insurance, date of, and reason for disability of all such disabled individuals, for risk evaluation.</p>	



### **Employee Assistance Program – Standard**

#### **Employee Assistance**

- Toll-free telephone assessments, referrals and counseling
- Work and Life Services – Childcare, Eldercare, Financial, Pre-Retirement

#### **Clinical Counseling**

- Up to 5 distance (telephonic or video conferencing) counseling sessions per incident with licensed counselor

#### **Web-Based Services**

- Articles, Checklists, and Worksheets – cover substance abuse, anger management, depression, grief and loss, stress, coping with disaster, childcare, adult care, health/fitness, working/living, communication/relationships, retirement, finance
- Online assessments for depression, stress, anxiety, and insomnia
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- World-class technology platform, including the consumer-grade LifeWorks Mobile App with unlimited 24/7 access to hundreds of award-winning downloadable educational materials including articles, e-booklets, audio recordings, toolkits and assessments.

### **Employer Consultation Services**

- Management Consultation – Coaching discussions with managers on ways to approach difficult situations and assist employees in need.
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- Training and Development Seminars and Workshops – Offering a wide variety of workshops as well as training services that will help your business succeed. **Fee for Service**
- Orientations for Employees / Supervisors – Session to learn and review the kinds of counseling and other assistance available through the EAP. **Fee for Service**

LifeWorks will be solely responsible for all services provided under the Employee Assistance Program (EAP).

## Summary of Benefits

### Life / AD&D Insurance - RQ2 Life Option 3

Basic Life	
All Active Full Time Employees (30 Hours)	<ul style="list-style-type: none"> <li>Flat \$10,000</li> <li>Medical Evidence Level: \$10,000</li> <li>Reduces by: 35% at Age 65, 50% at Age 70</li> <li>Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)</li> <li>Conversion is included in this quote</li> <li>Accelerated Benefit Option: not included</li> </ul>
<p>Age Reduction*: The Employer is responsible for making sure that the offer of insurance to its Employees under the program described complies, if applicable, with the Age Discrimination in Employment Act of 1967, as amended, ("ADEA"), and the regulations thereunder. The Employer should seek the advice of counsel as to whether ADEA applies to the program and, if so, whether it is in compliance with ADEA and other applicable laws. MetLife is required to comply with insurance age discrimination laws where applicable.</p> <p>*All reductions are applied to the original benefit amount</p>	

Basic AD&D	
All Active Full Time Employees (30 Hours)	<ul style="list-style-type: none"> <li>100% of the Basic Life benefit.</li> <li>Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)</li> </ul>
<p>Age Reduction*: The Employer is responsible for making sure that the offer of insurance to its Employees under the program described complies, if applicable, with the Age Discrimination in Employment Act of 1967, as amended, ("ADEA"), and the regulations thereunder. The Employer should seek the advice of counsel as to whether ADEA applies to the program and, if so, whether it is in compliance with ADEA and other applicable laws. MetLife is required to comply with insurance age discrimination laws where applicable.</p> <p>*All reductions are applied to the original benefit amount</p>	

	Rate per \$1,000 of Covered Volume	Est Volume	Est Monthly Premium	Est Annual Premium
<b>Basic Life</b>	\$0.265	\$140,000	\$37	\$445
Rates are guaranteed from September 1, 2022 - August 31, 2024 (24 months)				
<b>Basic AD&amp;D</b>	\$0.020	\$140,000	\$3	\$34
Rates are guaranteed from September 1, 2022 - August 31, 2024 (24 months)				

### Plan Features and Limitations

Grief Counseling: Automatically included with Basic Life at no additional cost to the employer or employee. Available in all situs states on Basic Life except ND. Automatically included with Supplemental Life at no additional cost to the employee. Available in all situs states on Supplemental Life except for FL and ND.

Grief counseling is offered by LifeWorks US Inc.<sup>1</sup>. Grief counseling provides eligible beneficiaries a form of counseling that aims to help people cope with grief and mourning following the death of a loved one.

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### Funeral Discounts and Planning Services<sup>#</sup>:

As a MetLife group life policyholder, you and your family may have access to funeral discounts, planning and support to help honor a loved one's life - at no additional cost to you. Dignity Memorial provides you and your loved ones access to discounts of up to 10% off of funeral, cremation and cemetery services through the largest network of funeral homes and cemeteries in the United States.

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### Total Control Account (TCA):

- ☐ TCA Settlement Option - Payment under the policy may be accomplished by placing the full amount of death claim proceeds into a TCA, an interest-bearing account with draft-writing privileges, and providing the beneficiary with a book of drafts. Beneficiary also receives a Customer Agreement and other materials describing the TCA.
- ☐ Relieves beneficiaries of the need to make immediate decisions about what to do with a check, while giving them the flexibility to access funds as needed and earn interest on the proceeds as they assess their financial situation.
- ☐ Beneficiary can access the full amount of death proceeds, including any accrued interest, at any time by writing a single draft.
- ☐ Beneficiary can use a single draft to access the entire proceeds or several drafts for smaller amounts (*as little as \$250*). There are no limits on the number of drafts the beneficiary can write. Processing time is similar to check processing.

- ☐ Recordkeeping and draft clearing services for your TCA are provided by BNY Mellon Bank, 701 Market Street, Philadelphia, PA 19106.
- ☐ Beneficiary may also move all or a portion of the TCA balance (subject to applicable minimums) into any other settlement option for which he/she then qualifies.
- ☐ Principal and interest earned are backed by the financial strength and claims paying ability of MetLife.
- ☐ No charge for processing TCA drafts/making withdrawals, no monthly maintenance fees, and no charge for ordering additional TCA drafts. Charges may apply for an overdrawn TCA or special services. The current fees (*subject to change*) for those services are: draft copy \$2; stop payment \$10; overdrawn TCA \$15; overnight delivery service \$25.
- ☐ Accountholders receive an account statement each month when there is activity in the account, and if there is no activity, an account statement will be sent once every three months. These periodic statements will be sent via postal mail or electronically.
- ☐ Additional information about the TCA and account services is available electronically through MetLife's easy to use MetOnline web site.
- ☐ Customer Service Representatives specially trained to provide service to beneficiaries are also available through a special toll-free number (800-638-7283).
- ☐ Through MetLife's automated phone system, Accountholders are able to touch or speak their requests into the phone such as, "hear account balance", "get recent transactions", and "order drafts."
- ☐ Beneficiary may also may conveniently use the TCA as a source of funds to pay bills online or by phone (*no minimum payment amount*), and link to his or her favorite mobile payment service.

Subject to state law, and/or group policyholder direction, the TCA is provided for all Life and AD&D benefits of \$5,000 or more. While the funds in the TCA are not insured by the Federal Deposit Insurance Corporation, they are guaranteed by the appropriate state insurance guaranty association. The coverage limits vary by state. More information can be obtained by contacting the National Organization of Life and Health Insurance Guaranty Associations ([www.NOLHGA.com](http://www.NOLHGA.com) or 703-481-5206). The assets backing the TCA are maintained in the Metropolitan Life Insurance Company (MetLife) general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

The interest rate on the TCA is set weekly and will always be the greater of the guaranteed rate stated in the accountholder's TCA package, or the rate established by one of two indices monitored by MetLife. MetLife calculates interest daily and compounds it, and adds it to the account monthly, so the accountholders earn interest on their interest. The interest earnings generally are taxable.

If there is no activity on the TCA for a period of time (*typically three years, but this may vary by state*), state regulations may require MetLife to contact the accountholder at the address on file. If MetLife is unable to reach the accountholder, MetLife may be required to close the TCA and transfer the funds to the state.

The definition of earnings used to define benefits will be <b>Basic Monthly Earnings</b> .
<b>Waiver of Premium:</b> Group life coverage is continued for an employee meeting the contractual definition of total disability. No further premium payment for that employee is required. The onset of the disability must occur prior to the age as defined in the Summary of Benefits. The disability must last continuously through the defined waiting period, and the employee must submit a request for the extension within 12 months of the onset of the total disability.
<p>Enrolling in the Plan:</p> <ul style="list-style-type: none"> <li>▪ A statement of health will need to be submitted by employees who: <ul style="list-style-type: none"> <li>• Request coverage amounts during their initial 31-day enrollment that exceed the stated MEOI level.</li> <li>• Apply for coverage after the period which begins on the first day on which they are eligible for the coverage (or the first day following a qualifying event, if applicable) and ends at the earlier of the next following annual enrollment period or the day before the next following Policy Anniversary. In no event will this period be more than a year, or less than 31 days.</li> <li>• Have indicated a medical condition on their enrollment form.</li> </ul> </li> </ul>
<p>Benefit Increases:</p> <ul style="list-style-type: none"> <li>▪ Basic Life: Employees, Actively at Work, who are participating in the plan and want to increase their coverage by any amount will have to submit a statement of health.</li> </ul>
The coverage will be subject to a contestability clause in accordance with the law.
No eligible individual may be covered more than once under this plan. If a person is covered as an employee, he/she cannot be covered as a spouse or dependent. If an employee and spouse are employed by the same employer, their eligible dependents may be insured as dependents of only one employee.

Table of Covered Losses for AD&D	
Covered Loss	Basic AD&D
Life	100%
Hand	50%
Foot	50%
Arm	75%
Leg	75%
Sight of One Eye	50%
Combination of a Hand, Foot, and/or Eye	100%
Thumb & Index Finger on the Same Hand	25%
Speech and Hearing	100%
Speech	50%
Hearing	50%
Paralysis of Both Arms and Both Legs	100%
Paralysis of Both Legs	50%
Paralysis of the Arm & Leg on Either Side of the Body	50%
Paralysis of One Arm or Leg	25%
Brain Damage	100%
Coma	1% monthly up to 60 months
* Maximum Amount payable for all Covered Losses sustained in one accident is capped at 100% of the Full Amount	
Additional Benefits	
Benefit	Basic AD&D
Air Bag Use	5% up to \$10,000
Seat Belt Use	10% up to \$25,000
Common Carrier	100% of Full Amount
Child Care Center	\$5,000 per year for 4 Yrs up to 12% of Full Amount

<b>Limitations and Exclusions</b>	
<b>Limitations</b>	<ul style="list-style-type: none"> <li>The Accidental Death &amp; Dismemberment loss must occur within 365 days after the date of the accident and be a direct result of bodily injury sustained from that accident, independent of other causes.</li> </ul>
<b>Exclusions</b>	<p>Accidental Death &amp; Dismemberment insurance does not include payment for any loss which in any way results from or is caused by or contributed to by:</p> <ul style="list-style-type: none"> <li>physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;</li> <li>infection, other than infection occurring in an external accidental wound;</li> <li>suicide or attempted suicide;</li> <li>intentionally self-inflicted injury;</li> <li>service in the armed forces of any country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country;</li> <li>any incident related to: 1) travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger; 2) travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight; 3) parachuting or otherwise exiting from an aircraft while such aircraft is in flight except for self preservation; 4) travel in an aircraft or device used for testing or experimental purposes; by or for any military authority; or for travel or designed for travel beyond the earth's atmosphere;</li> <li>committing or attempting to commit a felony;</li> <li>the voluntary intake or use by any means of: 1) any drug, medication or sedative, unless it is: taken or used as prescribed by a Physician, or an "over the counter" drug, medication or sedative, taken as directed; 2) alcohol in combination with any drug, medication, or sedative; or 3) poison, gas, or fumes;</li> <li>war, whether declared or undeclared; or act of war, insurrection, rebellion, riot;</li> <li>driving a vehicle or operating another device while intoxicated as defined by the laws of the jurisdiction in which the vehicle or other device was being operated.</li> </ul>

Highlights
Broker Commissions included in the rate: Standard Scale
Expected Participation: 100%
Employee Contributions: 0%
Situs is MARYLAND
Financial Arrangement: Non-retrospectively Experience Rated
Final rates will be based on actual enrollment and contribution levels.
Submit complete enrollment materials by the 15 <sup>th</sup> of the month preceding the effective date to ensure prompt Underwriting review.
Benefits terminate at retirement for: Basic Life Basic AD&D
AD&D Benefits terminate when the corresponding Life Benefits terminate.
<b>Actively at Work</b>  This quote assumes and is only valid if all covered employees will be Actively At Work on the Contract effective date. If you are or become aware of employees who will not be Actively at Work on the Contract effective date, please advise and provide us with a listing of Non-Actively at Work employees in a non-individually identifiable manner, that includes age, gender, amount of insurance, date of, and reason for disability of all such disabled individuals, for risk evaluation.



### **Employee Assistance Program – Standard**

#### **Employee Assistance**

- Toll-free telephone assessments, referrals and counseling
- Work and Life Services – Childcare, Eldercare, Financial, Pre-Retirement

#### **Clinical Counseling**

- Up to 5 distance (telephonic or video conferencing) counseling sessions per incident with licensed counselor

#### **Web-Based Services**

- Articles, Checklists, and Worksheets – cover substance abuse, anger management, depression, grief and loss, stress, coping with disaster, childcare, adult care, health/fitness, working/living, communication/relationships, retirement, finance
- Online assessments for depression, stress, anxiety, and insomnia
- Work/life resources, research and referrals, including online interactive tools
- Life-events navigation – allows members to access services via common life events
- Health/Fitness, Personal Growth, Employee Development Content and Tools
- World-class technology platform, including the consumer-grade LifeWorks Mobile App with unlimited 24/7 access to hundreds of award-winning downloadable educational materials including articles, e-booklets, audio recordings, toolkits and assessments.

### **Employer Consultation Services**

- Management Consultation – Coaching discussions with managers on ways to approach difficult situations and assist employees in need.
- Job Performance Referrals (JPRs) – A program that includes customized action plan to help an employee resolve problems and improve job performance.
- Onsite Critical Incident Stress Debriefing (CISD) – Work site meetings that provide education and support to ease return to work and help employees cope with a traumatic event. **Fee for Service**
- Training and Development Seminars and Workshops – Offering a wide variety of workshops as well as training services that will help your business succeed. **Fee for Service**
- Orientations for Employees / Supervisors – Session to learn and review the kinds of counseling and other assistance available through the EAP. **Fee for Service**

LifeWorks will be solely responsible for all services provided under the Employee Assistance Program (EAP).

Underwriting Assumptions
<p>Digital Estate Planning: Automatically included with Supplemental Life, Group Variable Universal Life and Group Universal Life. Offers unlimited access to create and execute key estate planning documents online by answering a few simple questions.</p>
<p>It is not available for customers situated in FL or located in GU, PR and VI. It is not included with dependent life coverages or certain GUL/GVUL policies. 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. 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 Property and Casualty Insurance Company and Affiliates, Warwick, RI.</p>
<p>WillsCenter.com: Online will prep service offered through SmartLegalForms, Inc., available to all customers at no charge.</p>
<p>If insurance coverage is provided, it will be governed by the terms and conditions of the insurance policy and applicable law. If administrative services are provided, they are governed by the terms and condition of the administrative services agreement and by applicable law.</p>
<p>If MetLife is requested to duplicate contractual provisions from the prior carrier, such provisions must be compatible with all MetLife's standards.</p>
<p>The quoted rates and or fees are based upon the request received. If new or additional information in connection with this request is provided, MetLife reserves the right to change its quote at any time before the effective date. After the effective date, rate and or fees are subject to the terms and conditions of the policy and or administrative services agreement.</p>
<p>Only those eligible persons residing in the United States may be covered. Any others must be approved by MetLife.</p>
<p><b>NOTICE REGARDING NON-US COVERAGE</b>  When providing you with information concerning a group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a Metropolitan Life Insurance Company (MLIC) affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MLIC or any other insurer that is not a member of MAXIS GBN. Please note that while MLIC is a member of MAXIS GBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.</p>
<p>Some services in connection with the coverage may be performed by our affiliate, MetLife Services and Solutions, LLC. These service arrangements in no way alter Metropolitan Life Insurance Company's obligations. Coverage will continue to be administered in accordance with Metropolitan Life Insurance Company's policies and procedures.</p>
<p>SIC Code: 9111</p>

## U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, Metropolitan Tower Life Insurance Company, and Metropolitan General Insurance Company (collectively herein called "MetLife"), enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products ("Products") with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (each an "Intermediary"). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (*number of products sold or dollar value of premium*) with MetLife. In addition, supplemental compensation may be payable to your Intermediary for eligible Products. Under MetLife's current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period, or other defined period; (2) the amount of premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) premium growth during a one-year period; or (6) a flat amount, fixed percentage or sliding scale of the premium for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (*e.g., insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements*).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Website at [www.metlife.com/business-and-brokers/broker-resources/broker-compensation](http://www.metlife.com/business-and-brokers/broker-resources/broker-compensation). Questions regarding Intermediary compensation can be directed to [ask4met@metlifeservice.com](mailto:ask4met@metlifeservice.com), or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

## Non-U.S. Coverage

When providing you with information concerning an eligible group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXISGBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.

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