



M2

PROPERTY GROUP

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2025 BENEFITS

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ANNUAL BENEFIT ENROLLMENT

During the annual enrollment period, you can review, change, or continue benefit elections each year. Changes are not permitted during the plan year (outside of annual enrollment) unless a Section 125 qualifying event occurs.

QUALIFYING LIFE EVENTS

If you experience a qualifying life event (marriage, birth, gain of coverage, loss of coverage, change in job status, death, etc.) please contact your HR within 30 days. Failure to contact HR within 30 days will result in no change in coverage until the next open enrollment. Please login to Employee Navigator to submit your Qualifying Life Event for approval.

EMPLOYEE ELIGIBILITY REQUIREMENTS

Medical, Employer Sponsored Basic Life/AD&D Benefits are available to employees who work a minimum of 30 hours per week and satisfy the new hire or newly eligible employee waiting period of the 1st of the month following 60 days of employment/becoming newly eligible. All other benefits are available to employees working 20+ hours per week after satisfying the new hire or newly eligible employee waiting period of the 1st of the month following 60 days of employment/becoming newly eligible.

YOUR ELIGIBLE FAMILY MEMBERS INCLUDE:

- Your legally married spouse
- Your unmarried, dependent children age 26 and over who are mentally or physically handicapped and unable to support themselves.
- Your children up to age 26 who are:
 - your biological children
 - your legally adopted children and children lawfully placed with you for legal adoption
 - your step children
- Your Domestic Partner (you will need to complete an attestation form)

DEPENDENTS TURNING 26

- Dependent children are no longer eligible for benefits the last day of the month that they turn 26.

CONTACT INFORMATION

Here are some helpful carrier websites and contact numbers.

Plan	Carrier	Phone Number	Website
Medical	BCBSIL	1.800.541.2767	www.bcbsil.com
Accident	MetLife	1.800.Get.Met8	https://www.metlife.com/
Basic Life/AD&D / Supplemental Life/AD&D	Equitable	1.800.274.9887	https://equitable.com/employee-benefits/
Critical Illness	MetLife	1.800.Get.Met8	https://www.metlife.com/
Dental	MetLife	1.800.Get.Met8	https://www.metlife.com/
Hospital	MetLife	1.800.Get.Met8	https://www.metlife.com/
Legal Plan	MetLife	1.800.Get.Met8	https://www.metlife.com/
Long-Term Disability /Short- Term Disability	Equitable	1.866.274.9887	https://equitable.com/employee-benefits/
Pet Insurance	MetLife	1.800.Get.Met8	https://quote.metlifepetinsurance.com/pet?partnerId=237420
Universal Life	Trustmark	1.800.918.8877	http://www.trustmarksolutions.com/
Identity Theft Protection	Experian	1.866.617.1894	https://www.experian.com/
Call Center / Enrollment Site Company Identifier: M2PropertyGroup	GIS	1.888.592.1840	https://www.EmployeeNavigator.com/benefits/Account/Login

HELPFUL DEFINITIONS

Below are some helpful definitions to better understand your eligibility and benefits.

Annual Open Enrollment Period

The period during which existing employees are given the opportunity to enroll in or change their current elections.

Annual Deductible

The amount you pay each plan year before the plan begins to pay covered expenses.

Co-insurance

After any applicable deductible, your share of the cost of a covered health care service, calculated as a percentage (for example, 20%) for the allowed amount for the service.

Guaranteed Coverage

The amount of coverage you can elect without answering any medical questions or taking a health exam. Guaranteed coverage is only available during the initial eligibility period. Actively at work and/or pre-existing conditions exclusions provisions do apply, as applicable by carrier.

In-Network

Doctors, hospitals, optometrists, dentists, and other providers who have contracted with the plan as a network provider.

Out of Pocket Maximum

The most an eligible or insured person can pay in co-insurance for covered expenses.

Plan Year

January 1, 2025 – December 31, 2025

Pre-Existing Conditions

Applies to any illness, injury, or condition for which the participant has been under the care of a health care provider, taken prescription drugs, or is under a health care provider's order to take drugs, or received medical care or services (including diagnostic and/or consultation services).

ACCIDENT - METLIFE

Accident Insurance can complement existing medical coverage and help fill financial gaps caused by out-of-pocket expenses due to accidents such as deductibles, co-payments, and non-covered medical services. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as they choose. Please refer to the full Benefit Summary for further details.

Injury	Benefit
Fracture Benefit (closed/open)	Up to \$8,000
Dislocation Benefit (closed/open)	Up to \$8,000
Burns	Up to \$10,000
Concussion	\$250
Coma	\$7,500
Laceration	Up to \$400
Hospital Admission	\$1,000
ICU Admission	\$1,000
Medical Testing	\$150
Eye Injury	\$300
Paralysis	Up to \$20,000
Physician Visit / Urgent Care	\$75
Ambulance (ground)	\$300
Ambulance (Air)	\$1,000
Emergency Room	\$75-\$150
Accidental Death/Dismemberment	
Employee	Up to \$75,000
Spouse	Up to \$37,500
Child	Up to \$15,000
% of Benefit Depends on covered loss see full benefit summary for details	
Health Screening Benefit (1 per year)	\$50
Rates	Bi-weekly Paycheck Deduction
Employee	\$3.40
Employee + Spouse	\$6.73
Employee + Child(ren)	\$8.03
Family	\$9.53

BASIC LIFE & AD&D INSURANCE -EQUITABLE

Basic Life & AD&D insurance is foundational protection that helps meet a portion of a family's income needs in the event of a premature death. Basic life & AD&D insurance is available at no cost to all full-time employees working a minimum of 30 hours per week.

Highlights	Coverage
Benefit Amount	\$40,000
Age Reduction Age 65 Age70	Benefit amount reduces by 35% Benefit amount reduces by 50%
Accelerated Benefit	75% up to \$250,000 payable for terminal illness, severe cognitive impairment or loss of Activities of Daily Living
Basic Accidental Death & Dismemberment (AD&D)	25-100% of the Basic Life benefit
Rates	Bi-Weekly Paycheck Deduction
Employee	Employer Paid

CRITICAL ILLNESS - METLIFE

MetLife Critical Illness Insurance can complement existing medical coverage and help fill financial gaps caused by out-of-pocket expenses such as mortgage payments, college tuition, hiring household help, or treatment not covered by your medical plan. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as they choose. There are additional covered ailments, not included below. Please refer to full Benefit Summary for more details.

Benefit	Amount
Benefit Amount Employee Spouse Child(ren)	\$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 50% of employee's benefit amount 50% of employee's benefit amount
Initial Benefit Invasive Cancer Heart Attack Stroke Alzheimer's Disease Coronary Artery Bypass Graft Kidney Failure Major Organ Transplant Non- Invasive Cancer	100% of benefit amount 100% of benefit amount 100% of benefit amount 100% of benefit amount 50% of benefit amount 100% of benefit amount 100% of benefit amount 25% of benefit amount
Childhood Disease Category Cerebral Palsy Cleft Lip/Palate Cystic Fibrosis Diabetes Down Syndrome Sickle Cell Anemia Spina Bifida	100% of Initial Benefit 100% of Initial Benefit 100% of Initial Benefit 100% of Initial Benefit 100% of Initial Benefit 100% of Initial Benefit 100% of Initial Benefit
Recurrence Benefit Invasive Cancer Heart Attack Stroke Alzheimer's Disease Coronary Artery Bypass Graft Kidney Failure Major Organ Transplant Non-Invasive Cancer	100% of Initial Benefit 100% of Initial Benefit 100% of Initial Benefit N/A 100% of Initial Benefit N/A N/A 100% of Initial Benefit
Total benefit amount	300% of the initial benefit amount elected. MetLife will pay benefits for each covered person until the Total Benefit Amount for that covered person is reached.
Health Screening Benefit	\$50
Portability	Will be made available on a direct bill basis for terminated and retired employees at active group rates.
Rates	Bi-Weekly Paycheck Deduction
Employee Employee + Spouse Employee + Child(ren) Family	Please speak with a benefits counselor for your personalized rates

* The Benefit Reduction Due to Age does not apply to the Health Screening Benefit.

DENTAL - METLIFE

The Preferred Dentist Program was designed to help you get the dental care you need and help lower your costs. You get benefits for a wide range of covered services — both in and out of the network. The goal is to deliver affordable protection for a healthier smile and a healthier you.

Plan PDP Plus	Dental High Plan		Dental Low Plan	
	In Network	Out of Network	In Network	Out of Network
Coverage Type:				
Type A - Preventive	100%	100%	100%	100%
Type B - Basic Restorative	80%	80%	80%	80%
Type C - Major Restorative	50%	50%	50%	50%
Type D - Orthodontia	50%	50%	50%	50%
Deductible				
Individual	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150
Annual Maximum Benefit:				
Per Individual	\$1,750	\$1,750	\$1750	\$1750
Orthodontia Lifetime Max	Ortho applies to Child Only Child to age 19			
	\$1000 per Person		\$1500 per Person	
Dependent Age:	Eligible for Benefits until the day he/she turns 26.		Eligible for Benefits until the day he/she turns 26.	
Rates	Bi-Weekly Paycheck Deduction		Bi-Weekly Paycheck Deduction	
Employee	\$8.58		\$5.40	
Employee + Spouse	\$17.16		\$10.80	
Employee + Child(ren)	\$19.60		\$13.42	
Family	\$29.66		\$19.88	

"In-Network Benefits" means benefits provided under this plan for covered dental services that are provided by a MetLife PDP dentist. "Out-of-Network Benefits" means benefits provided under this plan for covered dental services that are not provided by a MetLife PDP dentist.

Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

High Plan

Deductible applies to Type B and C services only.

Low Plan

Deductible applies to Type B and C services only.

If you receive in-network services, you will be responsible for any applicable deductibles, cost sharing, negotiated charges after benefit maximums are met, and costs for non-covered services. If you receive out-of-network services, you will be responsible for any applicable deductibles, cost sharing, charges in excess of the benefit maximum, charges in excess of the negotiated fee schedule amount or R&C Fee, and charges for non-covered services. Out of Network benefits have higher reimbursement rates on the High Plan.

MEDICAL- BCBSIL

This chart is a simple summary of the costs you may have to pay when you receive care. It doesn't include all the deductibles and co-payments you may have to pay. You can open a health savings account (HSA). An HSA is a personal bank account to help you save and pay for your health care, and help you save on taxes.

Plan	MIBPP2000		MIBPP2060	
Network	BCBSIL PPO		BCBSIL PPO	
Network Link	www.bcbsil.com		www.bcbsil.com	
Highlights	In Network	Out of Network	In Network	Out of Network
Annual Deductible Individual/Family	\$0/\$0	\$0/\$0	\$1,000/\$3,000	\$2,000/\$6,000
Coinsurance	90%	70%	80%	60%
Annual Out-Of-Pocket Maximum Individual Family	\$1,000 \$3,000	\$3,000 \$9,000	\$4,000 \$12,000	\$12,000 \$36,000
Preventive Care	100% before deductible	Deductible & Coinsurance	100% before deductible	Deductible & Coinsurance
Hospital/Facility In-Patient Stay In-Patient Surgery	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Professional Office Visit Outpatient Surgery Urgent Care Emergency Room	\$20/\$40 Copay Deductible & Coinsurance Deductible & Coinsurance \$150 Copay	Deductible & Coinsurance Deductible & Coinsurance Deductible & Coinsurance \$150 Copay	\$30/\$50 Copay Deductible & Coinsurance Deductible & Coinsurance \$150 Copay	Deductible & Coinsurance Deductible & Coinsurance Deductible & Coinsurance \$150 Copay
Other Services X-Ray Lab Testing Diagnostics Ambulance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Prescription Drugs Generic Brand Brand Non-Formula Specialty Rx	\$0/\$10/\$50/\$100/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
Rates	Bi-Weekly Paycheck Deduction		Bi-Weekly Paycheck Deduction	
Employee	\$98.01		\$89.19	
Employee + Spouse	\$347.70		\$316.40	
Employee + Child(ren)	\$338.84		\$308.34	
Family	\$523.18		\$476.09	

MEDICAL– BCBSIL

This chart is a simple summary of the costs you may have to pay when you receive care. It doesn't include all the deductibles and co-payments you may have to pay. You can open a health savings account (HSA). An HSA is a personal bank account to help you save and pay for your health care, and help you save on taxes.

Plan	MIBPP1171		MIEEA3005 H.S.A COMPATIBLE	
Network	BCBSIL PPO		BCBSIL PPO	
Network Link	www.bcbsil.com		www.bcbsil.com	
Highlights	In Network	Out of Network	In Network	Out of Network
Annual Deductible Individual/Family	\$5,000/\$12,000	\$10,000/\$24,000	\$1,800/\$3,600	Combined with in network
Coinsurance	80%	60%/70%	100%	80%
Annual Out-Of-Pocket Maximum Individual Family	\$8,550 \$17,100	\$25,650 \$51,300	\$3,600 \$7,200	Combined with In network
Preventive Care	100% before deductible	Deductible & Coinsurance	100% before deductible	Deductible & Coinsurance
Hospital/Facility In-Patient Stay In-Patient Surgery	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Professional Office Visit Outpatient Surgery Urgent Care Emergency Room	\$40/\$60 Copay Deductible & Coinsurance Deductible & Coinsurance \$250 Copay	Deductible & Coinsurance Deductible & Coinsurance Deductible & Coinsurance \$250 Copay	Deductible & Coinsurance Deductible & Coinsurance Deductible & Coinsurance Deductible & Coinsurance	Deductible & Coinsurance Deductible & Coinsurance Deductible & Coinsurance Deductible & Coinsurance
Other Services X-Ray Lab Testing Diagnostics Ambulance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Prescription Drugs Generic Brand Brand Non-Formula Specialty Rx	\$0/\$10/\$50/\$100/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250	Deductible & Coinsurance	Deductible & Coinsurance
Rates	Bi-Weekly Paycheck Deduction		Bi-Weekly Paycheck Deduction	
Employee	\$78.62		\$86.56	
Employee + Spouse	\$278.91		\$307.08	
Employee + Child(ren)	\$271.81		\$299.26	
Family	\$419.69		\$462.06	

Legal Plan features MetLaw

The legal plan provides full coverage of attorney fees for common personal legal matters with no additional out-of-pocket cost to employees.¹

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Financial Education Workshops² Identity Management Services³ Identity Theft Defense 	<ul style="list-style-type: none"> Negotiations with Creditors Personal Bankruptcy Promissory Notes Tax Audit Representation 	<ul style="list-style-type: none"> Tax Collection Defense Triple Bureau Credit Monitoring³
Home & Real Estate	<ul style="list-style-type: none"> Boundary & Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Mortgages Property Tax Assessments Refinancing & Home Equity Loan Sale or Purchase of Home 	<ul style="list-style-type: none"> Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies 	<ul style="list-style-type: none"> Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits Conservatorship Demand Letters Divorce (20 hours) Garnishment Defense Guardianship 	<ul style="list-style-type: none"> Immigration Assistance Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Properties Issues Preuptial Agreement 	<ul style="list-style-type: none"> Protection from Domestic Violence Reproductive Assistance Law (20 hours) Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance
Elder-care Issues	<ul style="list-style-type: none"> Consultation & Document Review for Issues Related to Your Parents: Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills
Traffic Matters	<ul style="list-style-type: none"> Defense of Traffic Tickets⁴ Driving Privileges Restoration 	<ul style="list-style-type: none"> License Suspension Due to DUI 	<ul style="list-style-type: none"> Repossession

Rate⁵ per pay check (Covers spouse and dependents) \$11.08

Option 5 Legal Plan plus Triple Bureau Credit Monitoring, Divorce (20 hours) & Reproductive Assistance Law (20 hours)

Additional features:	Telephone advice, office consultations, demand letters and document review on an unlimited number of personal legal matters.
	Reduced fees for personal injury, probate and estate administration matters, provided by network attorneys.
	Access to a digital estate planning solution for wills, living wills, power of attorney and living trusts.
As a part of our standard plan, we also offer:	A three-year rate guarantee .
	Reporting: Usage reports, analysis and evaluation of the reports.
	Portability: Offers additional ease of use and flexibility for employees.
	Over 1,700 self-help documents⁶ are available to members and potential members on our website.

1. Exclusions apply. Please see page 18 for more details.

2. MetLife administers the PlanSmart program and has arranged to have specially trained third party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract. Offered to groups with 500 or more employees. Upwise is available at no cost to all individuals and regardless of any MetLife relationship or product.

3. This benefit provides the Participant with access to LifeStages Identity Management Services provided by Cyberscout, LLC. Cyberscout is not a corporate affiliate of MetLife Legal Plans.

4. Does not cover DUI.

5. Rate is standard and subject to change. Rate may include broker commissions or associated platform fees. Broker commissions will be paid net of any platform fees.

6. The self-help library is offered by Standard Legal. Standard Legal is not a corporate affiliate of MetLife Legal Plans.

VISION- METLIFE

Help protect the eyesight and health of every member of your family, with lower out-of-pocket expenses for you.

Plan	Vision
Highlights	In Network
Comprehensive Exam	\$10 copay
Copays Eyeglasses (Lenses) Contacts (Necessary) Elective Contacts	\$10 copay (\$150 Allowance) \$10 copay \$150 allowance
Out of Network Reimbursements Exam Frames Single Vision Lenses Lined Bifocal and Progressive Lenses Lenticular Lenses / Lined Trifocal Lenses Elective Contacts / Necessary Contacts	Up to \$45 Up to \$70 Up to \$30 Up to \$50 Up to \$100 / Up to \$65 Up to \$105 / Up to \$210
Frame Allowance	up to \$70 allowance
Additional Savings	Savings on laser vision correction and additional pairs of prescription glasses and non-prescription sunglasses.
	Frequency
Examinations	1 per 12 months
Standard Corrective Lenses	1 per 12 months
Frames	1 per 24 months
Contact Lenses instead of Eyeglasses	1 per 12 months
Rates	Bi-weekly Paycheck Deduction
Employee	\$3.23
Employee + Spouse	\$6.13
Employee + Child(ren)	\$7.19
Family	\$10.12

HOSPITAL INDEMNITY- METLIFE

Hospital Indemnity Insurance can complement existing medical coverage and help fill financial gaps caused by out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services.

Hospital Indemnity Insurance provides features that could be valuable to you including:

- ✓ Benefits available due to hospitalizations and associated treatment
- ✓ Portability—gives you the opportunity to keep your existing coverage when your employment status changes
- ✓ No coordinating with other insurance benefits
- ✓ Lump sum paid benefits
- ✓ Access to discounts and services to help navigate life's twists and turns

Highlights	
Admission Benefit (1 time per calendar year)	
Accident	\$500
Sickness	\$500
Confinement Benefit (30 days per calendar year)	
Accident	\$100 per day
Sickness	\$100 per day
Health Screening Benefit (1 per year)	\$50
Waiting Period	
Sickness	None
Hospital Admission	None
Hospital Confinement	None
Daily ICU Benefit 30 days per calendar year	
Accident	\$100 per day
Sickness	\$100 per day
Rates	Bi-weekly Paycheck Deduction
Employee	\$4.38
Employee + Spouse	\$9.35
Employee + Child(ren)	\$7.91
Family	\$12.88

SHORT-TERM DISABILITY - EQUITABLE

Short-Term Disability Insurance gives you an opportunity to protect your income.

Highlights	Coverage
Weekly Benefit Amount	60% of an Employee's Covered weekly earnings to a maximum of \$1,500
Waiver of Premium	Yes
Elimination Period (Accident & Sickness)	8 days
Benefit Duration	12 weeks
Pre-Existing Condition Limitation	3/12
Definition of Disability	Residual
Rates	Bi-Weekly Paycheck Deduction
Employee	Please speak with a benefits counselor for your personalized rates

LONG-TERM DISABILITY - EQUITABLE

Highlights	Coverage
Monthly Benefit Amount	60% of an Employee's Covered Monthly Earnings to a maximum benefit of \$6,000 the minimum monthly benefit is \$100 or 10% of Gross benefit
Waiver of Premium	Yes
Elimination Period	90 days
Benefit Duration	NRA
Pre-Existing Condition Limitation	3/12
Own Occupation Period	24 months
Rates	Bi-Weekly Paycheck Deduction
Employee	Please speak with a benefits counselor for your personalized rates

SUPPLEMENTAL TERM LIFE & AD&D INSURANCE - EQUITABLE

Supplemental Term Life & AD&D Term life insurance provides temporary financial protection for your loved ones during your working years. The death benefit pays money directly to your beneficiaries to help with funeral costs and ongoing financial obligations such as daily living expenses, child education and mortgage payments. Supplemental Term Life & AD&D insurance offers additional coverage for spouses, domestic partners and eligible children creating even more value for your benefit program. **Guaranteed Issue for New hire or newly eligible only**, if you did not elect Voluntary Life /AD&D at your initial enrollment period, you will need to submit evidence of insurability.

Highlights	Coverage
Benefit Amount Minimum benefit Maximum benefit	\$10,000 The lesser of 5 x's Annual Earnings or \$500,000 select a benefit in increments of \$10,000
Guaranteed Issue (at new hire) No medical evidence Under age 70 No medical evidence Age 70 and over	\$150,000 \$150,000
Age Reduction	Benefit amount reduces by 35% at age 65 and an additional 15% at age 70
Accelerated Benefit	75% up to \$250,000 payable for terminal illness, severe cognitive impairment or loss of Activities of Daily Living
Supplemental Accidental Death & Dismemberment (AD&D)	25-100% of the supplemental Term Life benefit
Rates	Bi-Weekly Paycheck Deduction
Employee Employee + Spouse Employee + Child(ren) Family	Please speak with a benefits counselor for your personalized rates

Coverage available for Spouse and Children as well, please speak to a Benefits Counselor for Details or login to Employee Navigator.



Trustmark Universal Life/LifeEvents[®] Insurance with Long-Term Care Benefit

Two choices for combined coverage and lifelong protection.

Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income.

Universal Life/LifeEvents can help.

Universal Life provides a consistent lifelong benefit, while, for the same rate, the **Universal LifeEvents** option offers a **higher death benefit** during your working years, when your needs and responsibilities are the greatest. (See reverse for more on how Universal LifeEvents works.) You can choose a plan and benefit amount that provides the **right protection for you.**

Universal Life/LifeEvents insurance can mean those left behind are still able to pursue their own dreams, and help ensure that the **ending** of one story won't stop the **beginning** of another.



Universal Life/LifeEvents sample rates

Sample ranges of weekly rates for employee-only, non-smoker coverage with long-term care benefit. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	\$25,000 Universal Life policy	\$25,000 Universal LifeEvents policy
30	from \$5.06 - \$6.27	from \$3.49 - \$4.59
40	from \$7.42 - \$9.44	from \$5.05 - \$6.71
50	from \$11.92 - \$15.44	from \$7.84 - \$10.71

Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

Note: your rate is "locked in" at your age at purchase!

Once you have a policy, your rate will never increase due to age.

Solving the long-term care issue

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal Life/LifeEvents includes a **long-term care (LTC)** benefit that can help pay for these services at any age. With either option, this benefit **remains at the same** level throughout your life, so the full amount is always available when you most need it.

Here's how it works:

4%

You can **collect 4% of your Universal Life/LifeEvents death benefit per month** for up to 25 months to help pay for long-term care services.

Flexible features available:

2x

PLUS: if you collect a benefit for LTC, your **full death benefit** is still available for your beneficiaries, as much as **doubling** your benefit.

3x

PLUS: you can collect your LTC benefit for an **extra 25 months**, as much as **tripling** your benefit.

The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance (except in LA and VA, where the LTC benefit is Long-Term Care Insurance). It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. The LTC benefits provided by this policy may not cover all of the policyholder's LTC expenses. Pre-existing condition limitation may apply. Your policy will contain complete details. You should consult a financial advisor to determine if the long-term care benefits and the retirement benefits provided by this policy are right for you.



Universal Life/LifeEvents is **flexible permanent** life insurance designed to last a lifetime.



The younger you are when you enroll, the **more benefit** you receive for the same premium.



No medical exams or blood work – just answer a few simple questions.



What would happen if you weren't around?



1 in 3 households would have immediate trouble paying for living expenses if they lost their primary earner.¹



40% of Americans live paycheck to paycheck. Could your family afford to stay in your home?²



56% of Americans have less than \$10,000 saved for retirement – **1 in 3** have \$0 saved. Wouldn't it be nice to have some protection?³

How the Universal LifeEvents option works

- A **higher death benefit** during working years.
- **Long-term care (LTC)** benefits that **stay the same** throughout your life.

Example: \$25,000 policy

Before age 70

Death benefit	\$25,000
LTC benefits	\$25,000

After age 70

Death benefit	\$8,333
LTC benefits	\$25,000

Universal LifeEvents death benefit reduces to one-third at age 70 or the beginning of the 15th policy year, whichever occurs last. Issue age is 18-64.

Benefit for terminal illness

- **Use part of your death benefit** to help manage costs if you're diagnosed with a terminal illness.

Additional advantages

- **Keep your coverage** at the same price and benefits if you change jobs or retire.
- **Apply for coverage for family members:** spouse, children and grandchildren.

**You care.
We listen.**

¹2018 Insurance Barometer Study LIMRA/Life Happens. ²nielsen.com/us/en/insights/news/2015/savingspending-and-living-paycheck-to-paycheck-in-america.html. ³gobankingrates.com/retirement/1-3-americans-0-saved-retirement. ⁵An AM Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A (3rd out of 13 possible ratings ranging from A++ to D).

This provides a brief description of your benefits under GUL.205/IUL.205 and applicable riders HH/LTC.205, BRR.205, BXR.205, ABR.205, ADB.205, CT.205 and WP.205. Benefits, definitions, exclusions, form numbers and limitations may vary by state. This policy contains a provision that guarantees against lapse for a period of 10 years (14 years in OR; 15 years for Universal LifeEvents) as long as premiums are paid as planned. If you make changes to your coverage during this period, or pay only the minimum premium, you may prevent cash value accumulation or reduce your death benefit amount. If there is negative cash value at the end of the no-lapse period, you must pay enough premium to establish positive cash value. You may also need to maintain your policy with a higher premium than the one you paid to satisfy the no-lapse guarantee or coverage may expire prior to age 100 even if the premium shown is paid as scheduled. A policy illustration will be delivered with your policy. Your policy will contain complete information. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. For exclusions and limitations that may apply, visit www.trustmarksolutions.com/disclosures/UL/ (A112-2216-UL). In California, review "A Consumer's Guide to Long-term Care from the Department of Aging" at: http://www.aging.ca.gov/aboutcda/publications/Taking_Care_of_Tomorrow_English/. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.

Products underwritten by Trustmark Insurance Company
Rated A (Excellent) for financial strength by AM Best.⁵

TrustmarkVB.com   





My Financial Expert®—Premium & Elite Plans

Provide robust identity protection and restorations services along with device and data protection.

See System for Rates

ID Protection & Restoration Benefits	Premium	Elite
Authorization Alerts	•	•
Inquiry Alerts	•	•
Court Record Monitoring	•	•
Sex Offender Monitoring	•	•
Change of Address Monitoring	•	•
Dark Web Monitoring	•	•
Social Security Number Monitoring	•	•
Alternative Loan Monitoring	•	•
Smart Metrics	•	•
Adult Social Network Monitoring	•	•
Child Dark Web Monitoring ¹	•	•
Child Full-Service Restoration ¹	•	•
Child Social Network Monitoring ¹	•	•
Child Social Security Number Monitoring ¹	•	•
Full-Service Restoration + Lost Wallet	•	•
Financial Account Takeover		•
Elder Fraud Restoration		•
Identity Theft Insurance ² (Stolen Funds)	Up to \$1M	Up to \$1M



Offer your team members flexible benefits options featuring identity protection and restoration along with Identity Theft insurance & reimbursement services in addition to device and data protection—all made possible with Experian® My Financial Expert®.

Device & Data Protection Benefits	Premium	Elite
Secure VPN (Virtual Private Network)		•
Password Manager		•
Safe Browser		•
<i>Data Broker Removal (Coming Soon)</i>		•

1. Child monitoring includes up to 10 children under the age of 18. One-time Parent/Legal Guardian verification is required to receive alert details for children.
2. The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. [Click here to access Summary of Benefits](#)



Premium & Elite Plans (Continued)

Deliver comprehensive financial services that can help them achieve long-term goals and wellness.



Financial Wellness Benefits	Premium	Elite
Experian Credit Report	Monthly	Daily
VantageScore® ¹	Monthly	Daily
VantageScore ¹ Tracker	Monthly	Daily
Experian Credit Monitoring	•	•
Experian CreditLock	•	•
Tri-Bureau Freeze & Lock Assistance (Adult/Child) ²	•	•
VantageScore ¹ Simulator	•	•
Credit Limit Utilization and Balance (C.L.U.B.) Alerts	•	•
Positive & Dormant Activity Alerts	•	•
Mobile App ³	•	•
Credit Education Center	•	•
Tri-Bureau Credit Reports		Quarterly
Tri-Bureau VantageScore ¹		Quarterly
Tri-Bureau Credit Monitoring		•
Financial Calculators		•
Digital Financial Manager		•
Unlimited Account Link (Checking, Credit, 401k etc.)		•
Financial & Credit Improvement Insights		•
Centralized Financial Dashboard		•
Automated Budgets powered by A.I.		•
Digital Wallet (Apple Pay®, PayPal®, etc.)		•
Transaction & Spending Categorization		•
Spending Summaries & Insights		•
Debt Management		•
Cash Flow Management		•
Financial Goal Planning & Tracking		•
Net Worth & Investment Tracking		•
Financial Health Analysis & Score		•
Account Activity Alerts		•
Transaction Alerts		•
Payment Reminders		•

Present your employees comprehensive credit and financial services that can help them gain greater financial literacy and control to achieve their goals sooner along their journey towards financial wellness.

1. Calculated on the VantageScore® models. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, your lender may use a score that's different from your VantageScore 3.0. [Click here to learn more.](#)
2. Child credit freeze assistance via call center by legal parent or guardian.
3. Some plan features may not be available via mobile devices.



Pets make your family whole. Cover them with Pet Insurance.

Help cover the costs of vet visits, accidents, illness and more.

Help take the worry out of covering the cost of unexpected visits to the vet with your furry family members with MetLife Pet Insurance.¹

Q. What is pet insurance?

A. Similar to health insurance for you and your family, pet insurance is coverage for dogs and cats that can help you be prepared for unexpected vet costs. With MetLife Pet Insurance,¹ you may be able to cover² up to 100% on the veterinary care expenses from any licensed veterinarian, specialist or emergency clinic across the U.S.

Q. Why do I need pet insurance?

A. Now more than ever, pets are playing a significant role in our lives, and it is important to keep them safe and healthy. Perhaps you may have already experienced the cost of veterinary care for your pet. The average annual cost for a routine vet visit is \$212 for a dog and \$160 for a cat; and the average annual cost for a surgical vet visit is \$426 for a dog and \$214 for a cat.³

Q. How does pet insurance work?

A. Our process is simple and straightforward. Take your pet to the vet and pay the bill, then send your claim to us. You can file by using our mobile app, online portal, email, fax or mail, and we'll process your claim within 10 days.⁴ Then, you'll receive reimbursement⁵ by check or direct deposit if the claim expense is covered under the policy.

Q. When does coverage start?

A. MetLife Pet Insurance¹, provides among the shortest wait periods⁶ for accident and illness coverage. Accident coverage and wellness coverage (for those who select it) begin on the effective date of your policy. Illness coverage begins 14 days later.

Get a quote or enroll today!

Visit

[https://
quote.metlifepetinsurance.com/
pet?partnerId=237420](https://quote.metlifepetinsurance.com/pet?partnerId=237420) or call **1
800 GET-MET8**

Group code 237420

**More than 6 in 10
pet owners said
their pet has had
an emergency
medical expense⁷**

Pet Insurance

Pet insurance can help reimburse you for covered unexpected veterinary expenses for your pet.

Q. What does it cover?

A. Coverage² includes:

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- X-rays and diagnostic tests

And our coverage² also includes:

- hip dysplasia
- hereditary conditions
- congenital conditions
- holistic care
- chronic conditions
- alternative therapies
- and much more!

Q. What does it not cover?

A. Pre-existing conditions may not be covered — enroll your pets today and help make sure they're protected.

Q. Can I visit any vet?

A. You can visit any licensed vet or emergency clinic in the U.S., and you and your veterinarian of choice can determine the best treatment plan and medical course of action for your pet. Once you've received and paid your bill, send it to us and we will process your claim for reimbursement⁵ if the claim expense is covered under the policy.

Q. How much pet insurance do I need?

A. We believe that every individual and their pet have unique needs. Hence we provide the ability to customize your coverage. Coverage is flexible and customizable so that you can choose the plan that works for you. Options include:

- levels of coverage from **\$500–unlimited**⁸
- **\$0–\$2,500** deductible options⁹
- reimbursement percentages from **50%–100%**⁵

Q. How much will it cost?

A. Each pet's premium will be unique based on the age, breed, location, as well as what coverage amount you select.¹⁰ Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25 or \$50.¹¹

Q. Are there any discounts?

A. Yes, a variety of discounts are available including:

- Employer Benefit Discount¹²
- Internet Purchase Discount¹³
- Military, Veteran & First Responder Discount¹⁴
- Healthcare Workers Discount¹⁵
- Animal Care Discount¹⁶

B. How do I pay for my coverage?

A. You can set up an automatic payment from your bank or credit card with us. As part of your group benefits, payroll deduction may be available.

1. Pet Insurance offered by MetLife Pet Insurance Solutions LLC is underwritten by Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 485 Madison Avenue, NY, NY 10022, and Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, in those states where MetGen's policies are available. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by IAIC and MetGen to offer and administer pet insurance policies. MetLife Pet Insurance Solutions LLC was previously known as PetFirst Healthcare, LLC and in some states continues to operate under that name pending approval of its application for a name change. The entity may operate under an alternate, assumed, and/or fictitious name in certain jurisdictions as approved, including MetLife Pet Insurance Services LLC (New York and Minnesota), MetLife Pet Insurance Solutions Agency LLC (Illinois), and such other alternate, assumed, or fictitious names approved by certain jurisdictions.
2. Provided all terms of the policy are met. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by IAIC and MetGen contain certain deductibles, co-insurance, exclusions, exceptions, reductions, limitations, and terms for keeping them in force. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact MetLife Pet Insurance Solutions LLC.
3. 2019-2020 APPA National Pet Owners Survey.
4. 80% of claims are processed within 10 days or less.
5. Reimbursement options include: 70%, 80%, 90% and 100%. In addition, there is also a 50% option for MetGen underwritten policies only and a 65% for IAIC underwritten policies only.
6. Wait period for accident coverage is midnight EST compared to 2 to 15 days for competitors; wait period for illness coverage is 14 days compared to 14 to 30 days for competitors, based on a January 2021 review of publicly available summary information about competitors' offerings. Competitors did not furnish copies of their policies for review. If you have questions about a particular competitor's policy or coverage, please contact them or their representative directly.
7. Delfino D. 42% of Millennials Have Been in Debt for Their Pet. LendingTree website. <https://www.lendingtree.com/personal/pet-financing/average-pet-debt/>. Accessed April 22, 2020.
8. Annual limit options range from \$1,000–\$25,000 in \$1,000 increments. In addition, there is also a \$500 annual limit option for MetGen underwritten policies. Unlimited benefit option subject to availability.
9. Deductible options range include: \$0–\$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.
10. For IAIC underwritten policies only, premium will also be based upon the pet's gender.
11. Your pet's deductible automatically decreases by \$25 (for IAIC underwritten policies) or \$50 (for MetGen underwritten policies) each policy year that you don't receive a claim reimbursement. May not be available in all states.
12. This discount is not available in Tennessee. This discount is only available to individuals who are eligible members or employees of an entity that has arranged for MetLife to offer pet insurance to its population. (For IAIC underwritten policies, the discount is 10% for Groups > 1000 lives and 5% for Groups 51–999 lives. For MetGen underwritten policies, this discount is 10% for Employer Groups of all sizes and 5% for Associations of all sizes.)
13. When coverage is purchased on-line, a premium discount will apply during the first year of the policy.
14. A discount is available to serving and retired members of the Armed Forces & First Responders.
15. For MetGen underwritten policies, a discount is also available to active healthcare workers.
16. A discount is applicable to staff/owners of animal care facilities