

MetLife Critical Illness Insurance - *NEW COVID-19 enhancement!*

No one can be completely prepared when a critical illness strikes, but if you or a loved one is diagnosed with a covered condition such as cancer, stroke, or heart attack, Critical Illness Insurance through MetLife provides a lump sum cash benefit to help pay for out-of-pocket medical expenses or any other bills that need attention, including rent, groceries, or child care. This plan also pays you \$50 when you complete a covered health screening.

The new Critical Illness plan through MetLife provides **COVID-19 coverage** at 25% of your elected benefit amount if you are diagnosed with COVID-19 and spend 5 consecutive days in the hospital as inpatient.

Per Pay Period Cost (\$30,000 election) - biweekly		
Issue Age	Current Critical Illness Insurance Plan	New Critical Illness Insurance Plan
25	\$4.57	\$4.43
35	\$8.45	\$8.03
45	\$17.45	\$16.62
55	\$34.89	\$33.37
65	\$64.94	\$62.03

Premiums are for quoting purposes only. Actual amounts may vary.

Budget Barb | Sample Rate

At 49 years old, Barb enrolled in a \$30,000 policy. Five years later, at the age of 54, Barb is diagnosed with cancer and receives 100% of her benefit or a lump sum of \$30,000. At age 60, Barb suffers a heart attack. She again receives 100% of her benefit or a lump sum of \$30,000.

Over the life of her plan, Barb receives a total of \$60,000.



Barb's Critical Illness Coverage

Event	Plan Pays You
Cancer Diagnosis	\$30,000
Heart Attack Diagnosis	\$30,000
Total Benefit Payout	\$60,000

This is a fictional illustration. This is not a comprehensive list of covered conditions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

Don't miss out! During this open enrollment period only, you can elect up to \$50,000 in coverage for yourself, up to \$50,000 for your spouse, and up to \$25,000 for your child(ren), without answering medical questions!

Life Insurance with Long Term Care - *NEW!*

Life Insurance with Long Term Care through Chubb is available to provide you with even greater financial security. This coverage offers protection beyond your working years, potentially for your lifetime. With a guaranteed death benefit that will never decrease, level premiums that will never increase, cash value accumulation, living benefits, and other options, this policy goes beyond typical term life insurance. This coverage also offers you benefits should you need Long Term Care after becoming chronically ill and confined to a nursing or assisted living facility, or if you need to receive home health or adult day care.

Don't miss out! During this open enrollment period only, you can elect up to \$150,000 in coverage for yourself without answering medical questions! Dependent coverage is also available by answering only a few health questions.

Budget Becky | Sample Rate

Becky is 35 years old and enrolls in a \$25,000 death benefit policy.

- If Becky needs Long Term Care, she will receive \$1,000 or 4% of her death benefit per month until the \$25,000 benefit is exhausted. Her Long Term Care coverage can be extended to receive three times her death benefit or \$75,000.
- The plan costs Becky \$9.37 per pay period.



Maximum Matt | Sample Rate

Matt is 45 years old and enrolls in the maximum \$150,000 death benefit policy.

- If Matt needs Long Term Care, he will receive \$6,000 or 4% of his death benefit per month until the \$150,000 benefit is exhausted. His Long Term Care coverage can be extended to receive three times his death benefit or \$450,000.
- The plan costs Matt \$93.06 per pay period.



MetLife Accident Insurance

An unexpected accident can cause more than physical pain, it can hurt your bank account, too. Medical plans help cover the cost of care associated with an accident, but you'll still likely face out-of-pocket expenses, like your deductible and coinsurance. And, unlike your medical plan, accident insurance through MetLife pays cash benefits directly to you, rather than to your provider.

Per Pay Period Cost - biweekly

Coverage	Current Accident Insurance Plan	New Accident Insurance Plan
Team Member Only	\$7.94	\$7.45
Team Member Plus Spouse	\$12.53	\$11.76
Team Member Plus Child(ren)	\$15.08	\$14.16
Team Member Plus Family	\$19.95	\$18.72

Active Amy | Sample Rate

One weekend, Amy unfortunately fell and suffered a leg fracture while hiking. She rode to the hospital in an ambulance and she was admitted and kept overnight for one day.

Although Amy has medical coverage, her expenses added up quickly. Amy's accident coverage paid her \$3,200 directly, giving her peace of mind in knowing that she could pay her medical bills and still cover her other expenses like groceries, her car payment, and rent.



Amy's Accident Coverage

Event	Plan Pays You	
	Current Accident Insurance Plan	New Accident Insurance Plan
Ambulance (Ground)	\$150	\$300
ER Visit	\$200	\$250
Crutches	\$150	\$250
Open Leg Fracture	\$2,400	\$2,400
Total Benefits	\$2,900	\$3,200

This is a fictional illustration. This is not a comprehensive list of covered injuries and treatments. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

MetLife Hospital Indemnity Insurance

Even with health insurance, a stay in the hospital can become costly quickly as out-of-pocket charges begin to add up. Hospital Indemnity Insurance through MetLife can reduce the financial and emotional stress of a hospital stay by providing a lump sum cash benefit directly to you that can be used however you need, whether that's for coinsurance or childcare.

Per Pay Period Cost - biweekly

Coverage	Current Hospital Indemnity Insurance Plan	New Hospital Indemnity Insurance Plan
Team Member Only	\$11.56	\$10.82
Team Member Plus Spouse	\$24.39	\$22.84
Team Member Plus Child(ren)	\$17.34	\$16.24
Team Member Plus Family	\$30.17	\$28.25

Planner Peggy | Sample Rate

Peggy and her husband, Bill, are starting to think about starting a family. Peggy's friends and family all tell her that having a baby can be expensive. In addition to diapers, a crib, and car seat, there will also be high medical bills for hospitalization and birth.



Peggy elects Hospital Indemnity coverage through MetLife, so she has peace of mind that she and Bill will have help paying for a hospital stay, whether due to childbirth or another unexpected situation like an accident or illness. She and Bill can use the money towards their medical expenses, coffee for late nights with baby, or even save it for baby's future.

Peggy's Hospital Indemnity Coverage

Event	Plan Pays You	
	Current Hospital Indemnity Insurance Plan	New Hospital Indemnity Insurance Plan
Hospital Admission	\$2,000	\$2,000
Hospital Confinement (3 days)	\$300 (\$100 per day)	\$300 (\$100 per day)
Total Benefits	\$2,300	\$2,300

MetLife Short-Term Disability Insurance - *NEW for Team Members working outside of CA!**

If you are unable to work due to an accident or an illness, you may face a gap between your income and expenses. Short-Term Disability coverage through MetLife pays you a weekly cash benefit directly to help you cover this gap until you're back on your feet and back to work.

This coverage is available at low affordable rates and pays you a benefit of up to 60% of your base salary, not to exceed \$1,000 per week. The plan begins paying these benefits after you have been unable to work for 14 consecutive days due to an illness or off-the-job accident and will pay you up to 26 weeks.

Per Pay Period Cost (\$400/week election) - biweekly

Attained Age	
up to 50	\$31.57
50-59	\$31.75
60+	\$46.34

Premiums are for quoting purposes only. Actual amounts may vary.

*Team Members working in California are covered by State Disability Insurance (SDI). Visit edd.ca.gov/Disability to learn more.

Identity Guard

Identity Guard Is the Only Identity Protection Solution with the Powerful Processing of IBM Watson Technology

Most identity theft protection solutions are backwards looking: they examine credit reports and other sources that reflect the past. Identity Guard uses credit reports, but also scouts for potential problems in the future by using the vast power of IBM Watson.

Like powerful radar, Watson is constantly scanning billions of online sources to assess your risk and suggest ways to reduce exposure, allowing you to avoid problems before they cause you real harm.

Watson Enables:

- predictive analytics to mine data, evaluate risk, and generate customized guidance for employees
- a cognitive solution to monitor and process the large amounts of social, e-commerce, healthcare, and financial data being targeted by thieves today
- threat alerts that are customized for each employee, using information contained in their personal profile

Per Pay Period Cost - biweekly

	Value Plan	Premier Plan
Team Member Only	\$1.85	\$5.08
Team Member Plus Family	\$3.23	\$8.77

Cancer Guardian

A new and innovative, high touch support program designed to provide an individual and their family with the genetic testing, dedicated resources, and technology needed to effectively navigate cancer while improving chances of survival. Some features of Cancer Guardian include:

- Hereditary Screening Test (cancer and cardiovascular)
- Comprehensive Genomic (DNA) Profiling
- Cancer Guardian Support Line
- Dedicated Nurse Case Manager
- Medical Records Storage & Transmission Platform

Per Pay Period Cost - biweekly

	Team Member Only	Team Member Plus Family
up to 50	\$8.31	\$16.61
50-64	\$10.15	\$20.31
65+	\$12.00	\$24.00

Schedule Your Phone Appointment with a Benefit Counselor Today!

You are strongly encouraged to speak with a benefit counselor to learn more about your voluntary benefit options and complete your enrollment. To schedule your phone appointment with a benefit counselor, visit:

western dental.mybenefitsappointment.com

Or you can call 833-837-7692, Monday - Friday, 7 a.m. - 4 p.m., PST to schedule your phone appointment with a benefit counselor.

