Prepared for: Anne Arundel County, Maryland

Group Insurance Benefits

MetLife

Life Insurance

What is Life Insurance

Life insurance helps to provide a more financially secure future

Key Features

- A wide range of coverage options to fit your needs
- Your beneficiary receives the death benefit income tax free
- Underwriting requirements waived for certain amounts

Life insurance: Why is it so important?

If you have a spouse or domestic partner, or if you have children, they may rely on you to help keep the household running. It's important to take steps to make sure your loved ones would be financially prepared without you to handle expenses like:

- Food
- Utilities
- Transportation
- Mortgage/rent payments
- Childcare or education fees
- Insurance premiums

Help your family be financially prepared for expenses such as:

- Childcare/education fee
- Transportation and more
- Mortgage or rent payments
- Utilities
- Insurance Premiums

Life insurance offers unique benefits

Income-tax free
death benefit

Tax-deferred cash value
with certain policies

Life insurance can help families provide basic living expenses and allow them time to heal from the loss of a loved one

Life insurance at work

It's easy to add or increase your coverage through your group plan during your company's open enrollment period

Simple enrollment with few or no health questions to answer

Competitive group rates*

Convenient payroll deduction

Premiums based on group experience

*Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.

Why evaluate your life insurance needs annually?

Your needs may evolve over time...

You're married or
getting married

You have a new or
growing family

You have a new or
larger mortgage

You have a new job
or salary increase

You are planning
for retirement

"I want to protect my family…"

John
40-year-old
computer software
salesman

Susan
38-year-old
homemaker,
children 6 and 4

Monthly expenses	**$3,000**
Additional expenses to plan for	**$100,000**
Outstanding debt	**$200,000***
Assets/Savings	**$20,000**
Coverage amount to consider	**$640,000****

“I want to position my kids to help them achieve their goals…”

Amy
39-year-old
single parent of two children

Monthly expenses	$2,000
Additional expenses to plan for	$100,000
Outstanding debt	$150,000*
Assets/Savings	$15,000
Coverage amount to consider	**$355,000****

Supplemental Life Insurance

WHO'S ELIGIBLE	COVERAGE CHOICES	SPECIAL REQUIREMENTS FOR THIS ENROLLMENT PERIOD
Employee	**For Current Enrollees:** • Current Enrollees will be continuing the elected coverage you had last year. **For New Enrollees:** • New employees are eligible to elect increments of $25,000 to a maximum of $400,000.	For current enrollees, if you are looking to increase your supplemental life coverage at open enrollment, Coverage can be increased in $25,000 increments up to $400,000 but a Statement of Health (SOH) will be required and Underwriting will review/determine if they approve. If you are a new hire, you will not need to complete a Statement of Health if you complete the enrollment process within 31 days of becoming eligible and are enrolling for coverage equal to or less than $200,000.
Spouse	**For Current Enrollees*:** • Your spouse coverage will remain the same as last year **For New Enrollees:** • Coverage options of $5,000, $25,000 or $50,000 • Not to exceed 50% of your employee total life benefits, combined Basic Life and Supplemental Life benefits or $50,000.	If you are not a new hire/newly eligible, you will need to complete a SOH in order to request coverage/increase coverage and Underwriting will review and determine if they approve. If you are a new hire or become eligible for Dependent Insurance, you will not need to complete a Statement of Health if you complete the enrollment process within 31 days of becoming eligible and are enrolling for coverage equal to or less than $25,000 **Please note:** The employee must be enrolled in basic life coverage in order to apply for spouse coverage.
Dependent Child(ren)	**Coverage Options Available: $2,500, $5,000, or $10,000**	No health questions are required. Child(ren)'s eligibility is from birth to age 26. **Please note:** The employee must be enrolled in basic life coverage in order to apply for child(ren) coverage.

Enroll now during Open Enrollment!

Supplemental AD&D

What is Supplemental AD&D Insurance?

Voluntary Accidental Death & Dismemberment Insurance (VAD&D) complements your Supplemental Term Life Insurance with coverage for severe accidents or loss of life on or off the job. VAD&D insurance pays benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, or if you suffer a covered fatal accident.

MetLife Voluntary Accidental Death & Dismemberment Insurance[2] (VAD&D)

EMPLOYEE	**The AD&D will be equal to your Supplemental Life Insurance amount. Automatically enrolled in VAD&D coverage when you elect Supplemental Life Insurance.** Minimum Benefit of $25,000 Maximum Benefit of $400,000
SPOUSE & DEPENDENTS	Voluntary AD&D is **not available** to spouse or dependents.

MetLife Advantages

Support, planning and protection when you need it most

Support

- Grief Counseling with Funeral Planning Services[L2]
- Beneficiary Grief Counseling[L2*] Beneficiary Claim Assistance
- Estate Resolution Services (ERS)
- Employee Assistance Program[L4]
- Total Control Account[L5]

Planning

- Digital Estate Planning[L8]
- Funeral Discounts & Planning Services[L9]
- Retirement Planning
- Will Preparation Services[3]
- Estate Resolution Services[3]

Protection

- Coverage for active employees[L10]
- Accelerate Benefits Option (Full-Time Employees)
- Transition Solutions[L3]
  – Portability[L11]

Disability

What is Disability Insurance

Safeguard a portion of your salary with disability insurance

Key Features

- Replaces a portion of your income if you suffer a covered illness or injury that leaves you unable to work
- **Benefits are paid directly to you.**
  STD[D1] benefits are paid weekly.
  LTD benefits are paid monthly.
- **Direct disbursements** allow you to use the money on whatever you like

Lost income can also have an adverse impact on your savings. Disability insurance is a cost-effective way to protect your finances when you are unable to work due to illness or injury.

Ease your burden with additional incentives

Work Incentive Benefit

Enables you to receive up to 100% of your predisability earnings including your disability benefit, rehabilitative work earnings, rehabilitation incentives and other income sources.

Rehabilitation Incentive

Increases your benefit by up to 10% when you participate in a MetLife approved rehabilitation program.

Family Care Incentive

Provides reimbursement for eligible expenses incurred for the care of each qualified family member when participating in a MetLife approved rehabilitation program.

Moving Expense Incentive

Provides reimbursement for expenses related to moving as recommended as part of a MetLife approved rehabilitation program.

Disability Insurance

Short-Term Disability – Employee Paid	
Eligibility	All full-time and part-time merit employees working 20 or more hours per week
Weekly benefit	60% of weekly earnings to a maximum of $1,154
Elimination period	For Injury: 7 days For Sickness (includes pregnancy): 7 days
Duration	26 weeks

Special Requirements this Open Enrollment

If you are a new hire being offered this Insurance for the first time, **you will not** need to complete a Statement of Health if you complete the enrollment process within 31 days of becoming eligible.

If **you are not a new hire/newly eligible employee**, <u>you will need</u> to complete a SOH in order to request coverage/increase coverage and Underwriting will review and determine if they approve upon receiving the completed Statement of Health.

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Disability Insurance

Long-term Disability – Employee paid	
Eligibility	All full-time and part-time merit employees working 20 or more hours per week
Monthly benefit	Monthly salary to a maximum of $6,000
Elimination period	26 weeks
Duration	Social Security Normal Retirement Age (age 65)

Special Requirements this Open Enrollment

If you are a new hire being offered this Insurance for the first time, **you will not** need to complete a Statement of Health if you complete the enrollment process within 31 days of becoming eligible.

If **you are not a new hire/newly eligible employee**, you will need to complete a SOH in order to request coverage/increase coverage and Underwriting will review and determine if they approve upon receiving the completed Statement of Health.

MetLife Mobile App

The MetLife US App for your disability claim

MetLife makes it easy for you to keep track of your disability claim every step of the way. Accessing your claim is easier than ever with the MetLife US App.

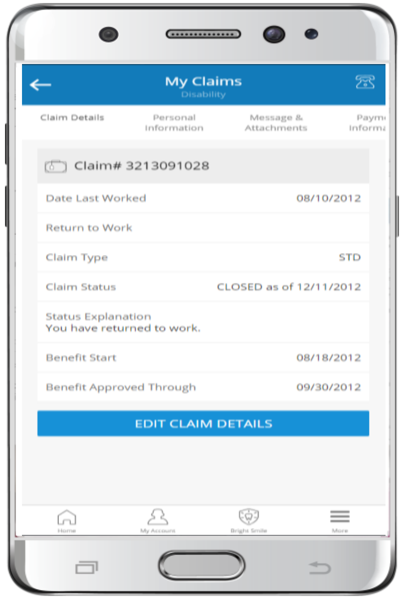
You can use the app to:

- **View and update your claim and leave information**
- **Send messages and attachments to MetLife**
- **Set up direct deposit of benefit payments**
- **Update your return to work date and other important details**

Plus, you can access your information while you're on the go— right at your fingertips.

It's easy. Search "MetLife" at iTunes App Store or Google Play to download the app on your mobile device. Then, register or log in using your MyBenefits log in information to access these features.

Keep an eye out for future enhancements to MetLife's US App. We are constantly working on improvements to help ensure you have the best experience as a valued customer.



MetLife Mobile App[1]
You can also access your claim information using the MetLife US Mobile App.

Search "MetLife" on the App Store or Google Play.[2]

Log in using your MyBenefits log in information or register today!

Register today at www.metlife.com/mybenefits. Type in your company's name and click "Next". Then, choose "Register Now" and fill out the short registration form.

Thank you.

Footnotes and disclosures

Footnotes and disclosures

LTD1. METLIFE'S SHORT TERM DISABILITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy or its provisions may vary or be unavailable in some states. Short Term Disability policies offered by MetLife may include a preexisting condition exclusion. MetLife offers Short Term Disability on both an Attained Age and an Issue Age basis. Attained Age rates are based on specified age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age Short Term Disability is guaranteed renewable, and premium rates are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age Short Term Disability on a class-wide basis. For complete details of coverage and availability, please contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York Subject to frequency limitations.

Metropolitan Life Insurance Company, New York, NY
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Footnotes and disclosures

L1. All applications for coverage are subject to review and approval by MetLife based on its underwriting rules. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

L2. Grief Counseling and Funeral Assistance services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.

*L2. Beneficiary Grief Counseling services are provided through an agreement with TELUS Health. US Inc. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

L3. MetLife administers the Delivering the Promise, Transition Solutions and Retirewise programs, and has arranged to have 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.

L4. EAP services provided through an agreement with LifeWorks. LifeWorks is not a subsidiary of affiliate of MetLife. Information disclosed directly to TELUS Health is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

L5. Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of $5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife. TCA is not available with Accidental Death and Dismemberment and Business Travel Accident products in the state of New Hampshire.

L6. 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.

L7. Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General-Insurance Company, Warwick, Rhode Island. For New York sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgements or fines; and frivolous or unethical matters.

Metropolitan Life Insurance Company, New York, NY
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Footnotes and disclosures *cont.*

L8. Digital Estate Planning without online notary is available to all individuals regardless of any MetLife relationship or product. It is not available for customers sitused in or individuals residing in GU, PR and VI. Domestic partnerships are not currently supported. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.

L9. 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. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral 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 funeral services discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

L10. 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. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. Not approved for group policies sitused in AK, FL, KY, MT, ND, NY and WA. If the group policy is issued in an approved state, the discount is available for services offered 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. For coverage issued under a multiple-employer trust, services are not available for WA residents.

L11. To take advantage of this benefit for Group Term Life insurance, coverage of at least $10,000$20,000 must be elected. GUL coverage is portable to the maturity age specified in the certificate. In some cases, if your employer replaces the MetLife group contract with another group life insurance policy or otherwise terminates the MetLife GUL group contract, your MetLife GUL coverage may also be terminated, even after separation from employment or in retirement. If you have ported or otherwise continued your coverage and your employer later terminates the group policy, your cost of insurance rates may increase as a result of such termination.Rates will increase if your leave your employer for reasons other than retirementand choose to continue your coverage.

L12. Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.

MetLife

Product Disclaimers : *Life*

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Term: Like most group insurance policies, group life insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details. GUL/GVUL:: Like most insurance policies, MetLife group life insurance contains exclusions, limitations and terms for keeping it in force. MetLife can provide you with costs and complete details.

AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Specific information pertaining to your insurance can be obtained by contacting your benefits administrator or MetLife.

Group Universal Life (GUL) is issued by Metropolitan Life Insurance Company, New York, NY 10166 under Policy Form# G.2130-S,GPNP99-Trust. Prospectuses for Group Variable Universal Life insurance and its underlying portfolios can be obtained by calling (800) 756-0124. You should carefully read and consider the information in the prospectuses regarding the contract's features, risks, charges and expenses, as well as the investment objectives, risks, policies and other information regarding the underlying portfolios prior to making any purchase or investment decisions. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

Group Variable Universal Life insurance has limitations. There is no guarantee that any of the variable options in this product will meet its stated goals or objectives. Cash value allocated to the variable investment options is subject to market fluctuations so that, when withdrawn or surrendered, it may be worth more or less than the amount of premiums paid.

MetLife

Product Disclaimers : *Disability*

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

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group insurance policies, MetLife group insurance policies contain certain exclusions, limitations and requirements for maintaining coverage in force. Please contact MetLife for costs and complete details. Only upon submission of a complete Statement of Health form will the coverage be considered by Metropolitan Life Insurance Company NY, NY. Coverage will be effective in accordance with the applicable policy and certificate after approval by Metropolitan Life Insurance Company.

These policies provide disability income insurance only. For policies issued in New York, they do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

Disability insurance underwritten by Metropolitan Life Insurance Company, New York, NY. Like most group disability insurance policies, MetLife group policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force.

METLIFE'S SHORT TERM DISABILITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy or its provisions may vary or be unavailable in some states. Short Term Disability policies offered by MetLife may include a preexisting condition exclusion. MetLife offers Short Term Disability on both an Attained Age and an Issue Age basis. Attained Age rates are based on specified age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age Short Term Disability is guaranteed renewable, and premium rates are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age Short Term Disability on a class-wide basis. For complete details of coverage and availability, please contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of the worksite Short Term Disability Insurance product is pending regulatory approval.

MetLife

Statement of Health FAQs

What is a Statement of Health (**What is a Statement of Health (SOH)?**

A SOH is a document that includes a series of questions about your overall health. Depending on your employer/ group's plan and the amount of coverage you request, you may be asked to complete an SOH form in order for MetLife to evaluate your life insurance application.

Why would I be asked to complete a Statement of Health?

If you applied for group insurance coverage, you may be required to complete a Statement of Health based on MetLife's rules for your company's group life and disability insurance plans.

Examples of SOH triggers may include, but are not limited to:

- You requested an amount of life insurance that exceeds a specified threshold
- You were hospitalized in the last 90 days
- You requested coverage after the established enrollment deadline
- You waived coverage when you were initially eligible
- Salary increase that puts you over the MEOI level
- **You request amounts of life insurance that exceed the MEOI levels**
- **You are actively-at-Work but not currently enrolled in the plan and experience a Qualifying Event**
- **Where applicable, you previously waived all or part of contributory or non-contributory insurance and now wish to be insured for all or part of the amounts previously waived**

What is the Medical Evidence of Insurability (MEOI) level?

The Medical Evidence of Insurability (MEOI) level is the maximum amount of insurance coverage you may obtain without having to provide additional medical information. MEOI levels vary by group plan and coverage type.

Do I need to submit my Statement of Health form within a certain time period?

Yes. The Statement of Health process is time sensitive, so you will want to act fast! The amount of time depends on your group's plan. Typically, you have 60 days to complete and return the form. After that period, you would need to contact your Employer/Benefits Administrator.

How to submit a Disability claim

When you experience a disability, whether it's planned or unplanned, submitting your claim should not be difficult and time consuming. That's why MetLife makes sure you experience a smooth process, so that you can receive your benefit payments and focus on getting back to work as soon as possible.

There are a variety of ways to submit your claim based on what you prefer:

1. **Phone** by calling 1-800-GET-MET8

2. **Online** through the MyBenefits website at www.metlife.com/mybenefits

3. **Mail** by getting a paper claims form on MyBenefits or by calling 1-800-GET-MET8

If you submit your claim by phone or web, you will be provided with a claim number for future reference and updates.

Information you may need to provide

When you submit your claim, there are a few questions you'll need to answer. Be sure to have information available, such as the date you last worked, a description of your medical condition, your medical provider(s) name and contact information, any dates you were hospitalized and an estimated return to work date.

What happens next

A MetLife Claims Specialist will review your information and request any additional medical information from your doctor, if necessary. Your Claims Specialist may contact you by phone to clarify information you provided or ask for additional information needed for your claim. Typically a claim decision is made within 2 business days once MetLife receives all necessary information.

Ongoing support

You can visit the MyBenefits website at any time to check your claim status and benefit payments. You can also set up direct deposit of benefit payments, send messages and attachments to your Claims Specialist and update important information like your return to work date.