



Group Voluntary Insurance Benefits

Prepared for: County of Monterey



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Metropolitan Life Insurance Company, New York, NY 10166
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Life Insurance

MetLife Group Life insurance... MetLife AdvantagesSM

Basic Life/AD&D coverage	Benefit – employer paid
Employee Life / AD&D coverage	Flat benefit amount based on your class



Support	Planning	Protection
<ul style="list-style-type: none"> • Empathy^{L13} • Grief Counseling^{L4} • Delivering the Promise^{L5} • Employee Assistance Program^{L6} • Total Control Account^{L7} • Travel Assistance^{L8} 	<ul style="list-style-type: none"> • WillsCenter.com^{L10} • Funeral Discount and Planning Services^{L11} 	<ul style="list-style-type: none"> • Portability^{L12}

Please refer to the notes at the end of this presentation regarding these value-added services.

MetLife Legal Plan

Why a legal plan matters now more than ever



Protection

62% of working adults experience a legal issue over the course of three years^{LP1}



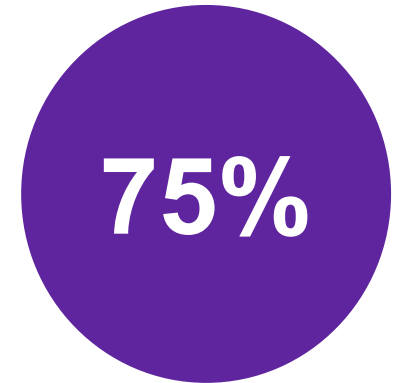
Cost Savings

The average hourly rate to see an attorney is \$370^{LP2}, compared to \$22 a month for the legal plan



Increases Financial Security

Your whole family is covered for legal issues that arise.



of working adults with a legal plan said they feel confident planning for today and the future^{LP1}

Helping you navigate life's planned and unplanned events

For **\$22.00 per month**, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.³

Money Matters	<ul style="list-style-type: none"> • Debt Collection Defense • Identity Theft Defense • Identity Restoration⁴ 	<ul style="list-style-type: none"> • Negotiations with Creditors • Personal Bankruptcy • Promissory Notes 	<ul style="list-style-type: none"> • Tax Audit Representation • Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> • Boundary or Title Disputes • Deeds • Eviction Defense • Foreclosure 	<ul style="list-style-type: none"> • Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home 	<ul style="list-style-type: none"> • Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	<ul style="list-style-type: none"> • Codicils • Complex Wills • Healthcare Proxies • Living Wills 	<ul style="list-style-type: none"> • 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 • Garnishment Defense • Guardianship • Immigration Assistance 	<ul style="list-style-type: none"> • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Property Protection 	<ul style="list-style-type: none"> • Prenuptial Agreement • Protection from Domestic Violence • 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	Consultation & Document Review for your parents: <ul style="list-style-type: none"> • 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 & Other Matters	<ul style="list-style-type: none"> • Defense of Traffic Tickets⁵ 	<ul style="list-style-type: none"> • Driving Privileges Restoration 	<ul style="list-style-type: none"> • Repossession

Digital Estate Planning Services

While you can't predict life outcomes, you can help prepare for them with Digital Estate Planning



Only a few simple questions



As little as 15 minutes to complete estate planning documents online



If needed, can meet with an attorney



Durable Financial Power of Attorney



Last Will and Testament



Advanced Healthcare Directive (Living Will)

While **76%** of Americans surveyed acknowledge a Will is important, only **30%** have one in place.^{LP5}

The top reason for not creating a will was, **“haven’t gotten to it yet.”**^{LP5}

Legal Plan in Action: Caregivers

After years of procrastinating, Jenna and her husband established a will, which gave them comfort for the future of their 4-year-old. Jenna also had the attorney review documents from her father, which saved their family a lot of trouble when he passed away unexpectedly.

**Example only, not an actual member story.*



Example covered services	Benefit amount
Wills for employee and spouse	\$740
Document review	\$740
Total	\$1,480
Cost of the legal plan per year	\$244
Potential Savings^{LP7}	\$1,236

Questions?



Call



1-800-821-6400



**Monday through Friday,
8 am – 8 pm, ET**

**A Customer Service Representative will
be happy to answer any questions.**

**You can also Create an account at
members.legalplans.com to view the
plan in detail before enrolling.**



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MetLife Pet Insurance

The Importance of Pet Insurance

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

You may be able to cover up to 90%¹ of covered veterinary expenses from any licensed veterinarian, specialist or emergency clinic in the U.S.

\$

A small monthly payment can help take the stress out of paying vet expenses down the road

\$\$\$

Average annual cost for a routine vet visit is \$212 for a dog and \$160 for a cat; and average annual cost for surgical vet visit is \$426 for a dog and \$214 for a cat

2019-2020 APPA National Pet Owners Survey

24%

of pet parents have credit card or personal loan debt to cover pet health and vet costs

2019 Benefits Pro "Americans willing to spend as much on pets' health care as their own"

6 in 10+

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

<https://www.lendingtree.com/personal/pet-financing/average-pet-debt/>

¹Reimbursement options include: 70%, 80%, or 90% and a 50% option for MetGen policies and a 65% option for IAIC policies only.

Key Features

With **MetLife Pet Insurance**, pet parents have the **power of choice** to customize their pet insurance to meet their needs.



- ✓ No breed exclusions
- ✓ No upper age limits
- ✓ No initial exam or previous vet records needed to enroll
- ✓ No per-incident or lifetime limits
- ✓ Group flexible coverage with up to 90% reimbursement¹ and the freedom to visit any U.S. licensed vet
- ✓ Optional Preventive Care coverage²
- ✓ 24/7 access to Telehealth Concierge Services – because accidents and illnesses don't always wait for your vet to be open
- ✓ Multi-channel support options with caring, knowledgeable representatives
- ✓ Discounts up to 30%³ and additional offers on pet care, where available
- ✓ MetLife Pet mobile app makes it easy to submit and track claims and manage your pet's health and wellness.

¹Reimbursement options include: 70%, 80%, or 90% and a 50% option for MetGen policies and a 65% option for IAIC policies only.

²For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.

³When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.

Plan Highlights

Flexibility to select various levels of coverage, including optional Preventive Care¹ coverage, while also providing among the shortest wait periods for accident and illness coverage².

\$500-unlimited

Levels of coverage³

\$0-\$2,500

Deductible options⁴

50%-90%

Various reimbursement percentages⁵

¹For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.

²Accident and optional Preventive Care coverage begins on midnight EST of the effective day of your policy is compared to a wait time of 2 to 15 days for many competitors; illness coverage begins 14 days from the effective day of your policy compared to 14 to 30 days for many competitors. Competitive information is based on a January 2023 review of publicly available summary information. 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.

³Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments. There is also a \$500 annual limit option for MetGen policies. Unlimited benefit option subject to availability.

⁴Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

⁵Reimbursement options include: 70%, 80%, 90% and 100% and a 50% option for MetGen policies and a 65% option for IAIC policies only.

What does it cover?

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

And our coverage also includes

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



Additional Plan Features

Optional Preventive Care¹

Want additional coverage² for routine exams, vaccinations and prescription medications? You can add optional preventive care to your plan for these expenses. Coverage includes:

- Annual vet exams
 - Routine tests or screens
 - Vaccines
 - Teeth cleaning or polishing
 - Preventative treatment
- Spay and neutering
 - Behavior training
 - for parasites such as fleas and heartworms

¹For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.

²Multi-policy discount is not available with Family Plans.



Family Plan

MetLife also provides the unique feature of a Family Plan². In a Family Plan, a policyholder is able to enroll up to three pets onto the same policy such that they share the same annual limits and coverage on the single policy. This feature is limited to pets under the age of 10 and allows policyholders more flexibility when considering enrolling multiple pets.

MetLife Pet Mobile App Key Features

Our easy to use, convenient, and personalized app is designed for pet parents, by pet parents.

- Manage your pet insurance
- Manage your pet's health records
- Find nearby pet services
- Access 24/7 Telehealth Concierge Services
- Access personalized articles



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The Claims Process



Select the **coverage** that's best for you and your pet and enroll



Download our **mobile app**



Take your **pet** to the vet



Pay the **bill**



Send the **bill** and your claim documents for reimbursement via our mobile app, online portal, email, fax or mail



Receive **reimbursement**¹ by **check or direct deposit** if the claim expense is covered under the policy— **most claims are processed within 10 days**



Need help along the way? Our experienced, passionate pet advocates are available online or over the phone to assist with any questions you may have.

¹Reimbursement options include: 70%, 80%, 90% and 100% and a 50% option for MetGen policies and a 65% option for IAIC policies only.

Enroll now.

Want to talk to one of our Pet Advocates?



Call [1-800-GET-MET8 \(1-800-438-6388\)](tel:1-800-GET-MET8)

Monday through Friday, 8 am – 9 pm, EST
Saturday through Sunday, 10 am – 7 pm, EST

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Thank you.

Life Footnotes

L4. Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks 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.

L5. MetLife administers the Delivering the Promise, Transition Solutions and Retirewise programs, and has specially trained third party financial professionals to offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.

L6. EAP services provided through an agreement with TELUS Health. TELUS Health is not a subsidiary or affiliate of MetLife. Information disclosed directly to TELUS Health is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

L7. 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.

L8. 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.

L9. 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 situated 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.

L10. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for specific needs. Employees should consult with their financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.



Life Footnotes, cont.

L11. 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.

L12. 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 you leave your employer for reasons other than retirement and choose to continue your coverage.

L13. Empathy’s bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available to beneficiaries, and insureds who are terminally ill and eligible to accelerate life proceeds under MetLife’s Accelerated Benefit Option. Not available on all policy forms or in all jurisdictions. Empathy is only available to insureds and beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to MetLife, and therefore is not subject to MetLife’s privacy policy.

Legal Plans Footnotes

LP1. CARAVAN survey conducted on behalf of MetLife Legal Plans, January 2020

LP2. Example based on the average amount of hours it would take, using the average hourly rate of \$370 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).

LP5. MetLife's 2020 Premature Death Study.

LP7. Example based on the average amount of hours it would take, using the average hourly rate of \$370 per hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).

Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.