

Group Insurance Benefits



Group Accident, Hospital Indemnity and Critical Illness Insurance

Key Features

Guaranteed issue coverage^{AH1}

Payments are made directly to you to spend as you choose

Claims are paid fast – within 10 business days^{AH2}

Take coverage with you if you change jobs or retire^{AH3}



Supplemental Health Insurance



Over 150 Covered Events^{A2}



Injuries

- Fractures/Dislocations^{A1}
- Concussion
- Coma
- Ruptured Disc
- Torn Cartilage in Knee
- Cuts/Lacerations
- Torn/Ruptured/Severed Tendon/Ligament
- Broken Tooth



Hospital^{A4} – Accident

- Admission
- Confinement
- Admission – Intensive Care Unit (ICU)
- Confinement – ICU
- Inpatient Rehabilitation Unit



Medical Services & Treatments

- Air/Ground Ambulance
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Transportation
- Therapy Services
- Pain Management
- Blood/Plasma/Platelets
- Inpatient Surgery
- Outpatient Ambulatory
- Surgery

Paralysis

- Paralysis

Additional Benefits

- Lodging^{A6}
- Health Screening Benefit (Wellness)^{A7}
- Child Care Benefit

Group Accident Insurance

Covered conditions ^{A2}	Plan Benefits MetLife Accident Insurance pays you
Injuries – 12 covered injury types	Ranging from \$25 – \$20,000 per injury
Medical services & treatment – 15 covered medical services & treatments	Ranging from \$75 – \$2,000 per medical service/treatment
Hospital coverage ^{A8} (due to an Accident)	\$2,000 (non-ICU) – \$2,000 (ICU)^{A9} admission benefit per accident \$300 a day (non-ICU), 365 days per accident \$400 a day (ICU) confinement benefit, 365 days per accident
Paralysis	\$5,000 – \$10,000 per injury
Additional benefits – Lodging ^{A6}	\$100 per night, up to 30 nights
Health screening benefit (wellness) ^{A7}	\$75 (payable 1x per calendar year)
Child Care benefit	\$75 (5 days per accident, 10 days per calendar year)

Hospital Indemnity



Hospital Indemnity

Covered conditions ^{H2}	MetLife Hospital Insurance pays you
Hospital Coverage (Accident and Sickness ^{H3})	
Admission ^{H1}	Admission – \$1,000 1 time per sickness/injury ICU Supplemental Admission – \$2,000 1 time per sickness/injury
Confinement	Confinement – \$200 a day, up to 365 days ^{H4} ICU Supplemental Confinement – \$400 a day, up to 30 days
Inpatient Rehabilitation	\$200 per day, up to 30 days per calendar year
Newborn Confinement ^{H5} (Newborn Nursery Care)	\$200 per day, 2 days per confinement

Hospital Indemnity *Cont.*

Covered conditions ^{H2}	MetLife Hospital Insurance pays you
Additional Care Benefits	
Ambulance	\$25 1x per year (ground)
Emergency Care	\$200 once a year \$200 once a year (urgent care)
Health Screening Benefit ^{H6}	\$75 once a year

Critical Illness Insurance



Critical Illness Insurance

You have a **choice** of
a \$10,000; \$20,000 or \$30,000
Category Benefit Amount

There is no total
lifetime maximum

In a single calendar year,
**you can receive payments
up to your Annual Benefit Amount**
(equal to your category benefit amount)^{C4}

Critical Illness Insurance covers these conditions

- Cancer^{C5}
- Heart Attack^{C6}
- Stroke^{C7}
- Coma^{C8}
- Severe Burn^{C8}
- Major Organ Transplant^{C9}
- Coronary Artery Bypass Graft^{C10}
- Loss of: Ability to Speak; Hearing; Or Sight^{C8}
- Paralysis^{C8}
- Sudden Cardiac Arrest
- 14 Childhood Diseases
- 16 Infectious Diseases
- 11 Progressive Diseases
- Kidney Failure
- Among others...

**This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case..

Health Screening Benefit

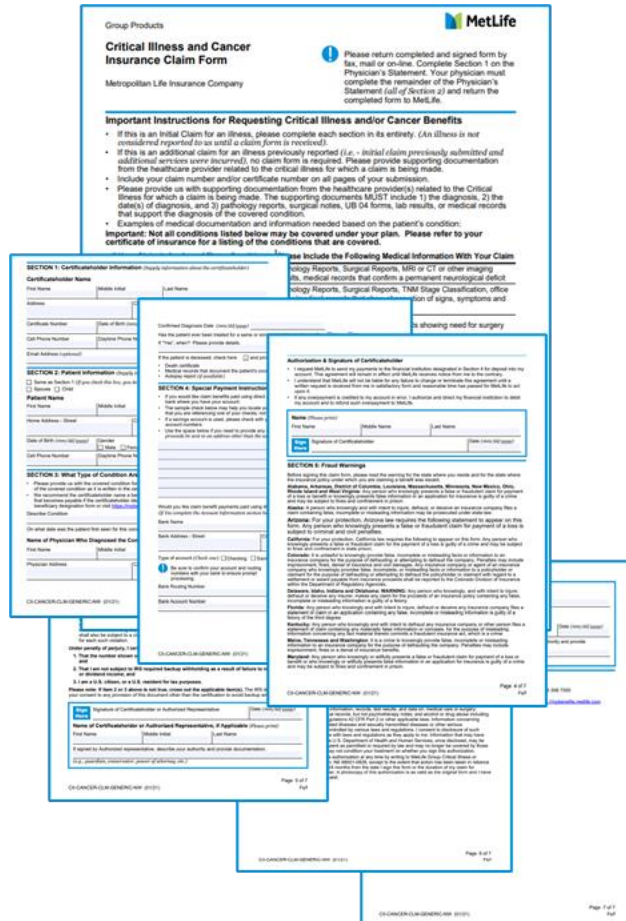


MetLife provides an annual Health Screening Benefit^{AH4} for taking one of the eligible screening/prevention measures.

Your Health Screening Benefit amount is: **\$50**

Simple claims process

Hassle-free, 3 step claims process

The image shows a MetLife Critical Illness and Cancer Insurance Claim Form. The form is titled "Critical Illness and Cancer Insurance Claim Form" and is from the Metropolitan Life Insurance Company. It includes a "MetLife" logo. The form is divided into several sections: "SECTION 1: Certificateholder Information", "SECTION 2: Patient Information", "SECTION 3: What Type of Condition?", "SECTION 4: Special Payment Information", and "SECTION 5: Fraud Warning". There are also sections for "Signature of Certificateholder" and "Signature of Authorized Representative". The form includes instructions for how to complete it, such as "Please return completed and signed form by fax, mail or online. Complete Section 1 on the Physician's Statement. Your physician must complete the remainder of the Physician's Statement (all of Sections 2) and return the completed form to MetLife." and "Important Instructions for Requesting Critical Illness and/or Cancer Benefits".

1

Opening a Claim

Call 1-800-GET-MET8 –or– go to <https://mybenefits.metlife.com> to get a claim form via email, fax or mail. To officially open the claim, you need to submit a fully completed claim form including the physician statement.

2

Processing a Claim

Within 3 days after receipt of a complete claims form including the physician statement, a Claims Acknowledgement Letter is mailed to you. An outbound call may be made to help collect any missing information.

3

Payment

Within 10 business days after receipt of a complete claims form, a “clean” claim is fully processed¹ and payment is issued to you or the designated beneficiary.

Experienced Customer Service Representatives are available to answer questions at any time throughout the claims process.

¹Ten business days applies to clean claims—a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber.

Dental Insurance

Preferred Dentist Program (PPO)



MetLife Dental Plans

Compare the benefits under the Basic and Enhanced Option plans

Services	Basic-Option Benefit In-network: ^{D4} % of Negotiated fee ^{D5} Out-of-network: ^{D4} % of R&C fee ^{D6}	Enhanced-Option Benefit In-network: ^{D4} % of Negotiated fee ^{D5} Out-of-network: ^{D4} % of R&C fee ^{D6}
Preventive & Diagnostic Services	In-Network: 100% / Out-of-Network: 100%	In-Network: 100% / Out-of-Network: 100%
Basic Restorative Services	In-Network: 70% / Out-of-Network: 70%	In-Network: 80% / Out-of-Network: 80%
Major Restorative Services	In-Network: 50% / Out-of-Network: 50%	In-Network: 50% / Out-of-Network: 50%
Child Orthodontia Covered Services ⁸	In-Network: 50% / Out-of-Network: 50%	In-Network: 50% / Out-of-Network: 50%
Calendar-Year Deductible – Applies to Basic and Major Restorative Services: Individual vs Family	\$75 \$200	\$50 \$150
Calendar-Year Maximum Benefit	\$1,500/person	\$2,000/person
Child Orthodontia Lifetime Maximum	\$1,000/child up to age 19	\$1,500/child up to age 19

Find a Dental Provider

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching our online **Find a Dentist** directory.

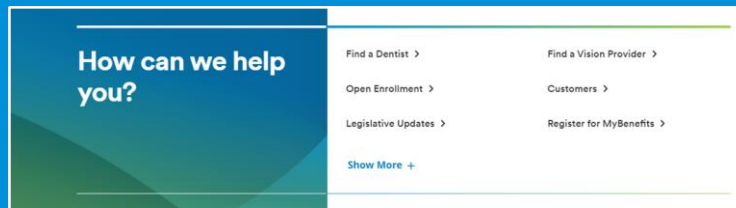


Step 1:
Go to [metlife.com](https://www.metlife.com)

Enter your Zip, City or State and select the “Find a Dentist” button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



Step 2:
Select “Find a Dentist” next to
“How can we help you?”



Step 3:
Select “PDP Plus” next to
“Choose your network.”



Helping you make smarter choices



Oral Health Education made easy

Dentist Education & Communication

Patient Education & Communication

Visit MetLife's Oral Health Library
www.oralfitnesslibrary.com



Life Insurance



Life/AD&D Overview

Basic Life coverage	Benefit – employer paid
Employee Life - Full time salaried employees	1 x Basic Annual Earnings up to \$50,000
Employee Life - Part time hourly employees	N/A
Employee Life - Full time hourly employees	1 x Basic Annual Earnings up to \$50,000
Voluntary / Supplemental Life and AD&D coverage	Benefit – voluntary – employee paid
Employee Life / AD&D coverage	1 – 8 times your Basic Annual Earnings Up to a maximum of \$4,000,000
Spouse Life / AD&D	Increments of \$10,000 Up to a maximum of the lesser of 100% of the employee amount or \$250,000
Dependent Child Life / AD&D	Increments of \$5,000 Up to a maximum of the lesser of 100% of the employee amount or \$25,000

MetLife Advantages

Support, planning and protection when you need it most



Support

- Grief Counseling with Funeral Planning Services^{L1}
- Total Control Account^{L3}
- WillCenter.com



Planning

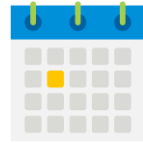
- Face-to-Face Will Preparation^{L4}
- Face-to-Face Estate Resolution Services^{L4}
- Funeral Discount & Planning Services^{L5}



Protection

- Transition Solutions^{L2}
 - Portability^{L6}

Questions? Need help or more info.?



Register with MyBenefits today!

www.metlife.com/mybenefits



Visit:

www.88sears.com



Call:

1-800-GET-MET8 (1-800-438-6388)

Mondays - Fridays, 8 a.m. – 9 p.m., ET

Saturdays - Sundays, 10 a.m. – 7 p.m., ET



Customer Service Information

Preferred Dentist Program

1-800-942-0854

Thank you.

Footnotes and disclosures

Footnotes and disclosures

AH1. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. For Accident Insurance, children may be covered to age 26 and there are benefit reductions that may begin at age 65.

AH2. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.

AH3. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

AH4. The Health Screening Benefit is not available in all states.

Footnotes and disclosures

A1. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

A2. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

A3. Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

A4. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

A5. The Hospital Sickness benefit may not be available in all states.

A6. The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

A7. The Health Screening Benefit is not available in all states. In some states, the list of eligible screening/prevention measures may be limited, and the benefit may be referred to as the Accident Prevention Screening Benefit.

A8. Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

A9. The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.

Footnotes and disclosures

*Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

H1. The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details.

H2. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See the Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

H3. There is a preexisting condition exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

H4. When plan includes an Admission benefit, Confinement begins on Day 2.

H5. The Newborn Confinement Period Begins Immediately following the child's birth.

H6. The Health Screening Benefit is not available in all states. In most states where the benefit is available there is a one month waiting period for the Health Screening Benefit.

H7. The Lodging Benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

Footnotes and disclosures

C1. Please review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.

C2. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

C3. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions may apply to dependents serving in the armed forces or living overseas. (For CA sitused cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.)

C4. The insured is eligible to receive payments up to his/her Annual Benefit Amount, which is equal to the Category Benefit Amount, during any single calendar year. Once 100% of this annual benefit amount has been paid, the insured will not be eligible to receive additional payments until the next calendar year.

C5. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.

C6. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.

C7. In certain states, the Covered Condition is Severe Stroke.

C8. [Coma,] [Paralysis,] [Severe Burn,] [and Loss of: Ability to Speak; Hearing; Sight] are not available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.

C9. In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details. In some states, the condition is Major Organ Failure.

C10. In certain states, the Covered Condition is Coronary Artery Disease.

Footnotes and disclosures

D1. Subject to frequency limitations.

D2. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any deductibles, copayments, cost sharing and benefit maximums. Negotiated fees are subject to change.

D3. AXA Assistance USA, Inc. provides dental referral services only. AXA Assistance is not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance or services provided by MetLife. Referral services are not available in all locations.

D4. In-network refers to benefits provided under this program for covered dental services that are provided by a participating dentist. Out-of-network refers to benefits provided under this program for covered dental services that are not provided by a participating dentist.

D5. Based on MetLife Data. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services rendered by them, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

D6. R&C fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

D7. Payment for out-of-network services is based on the lesser of the dentist's actual fee or the Maximum Allowable Charge (MAC). The out-of-network Maximum Allowable Charge is a scheduled amount determined by MetLife.

D8. We recommend you receive a pre-treatment estimate from your provider to determine estimated costs of your orthodontia treatment. Note: Lifetime Maximum for Orthodontia treatment is [\$2,000] in-network or out-of-network. Child orthodontia is covered under the High Option benefit only. Orthodontia covers children up to their 19th birthday. Adult orthodontia is not covered under any program option.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166.

Footnotes and disclosures

L1. 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. 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.

L3. 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.

L4. 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.

L5. 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.

L6. To take advantage of this benefit for Group Term Life insurance, coverage of at least \$10,000 must be elected.

Product Disclaimers : *Accident*

[METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife.

Product Disclaimers : *Hospital Indemnity*

[METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. There may be a preexisting condition limitation for hospital sickness benefits. MetLife's Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.]

Product Disclaimers : *CII*

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.]

Use for 3.5 & 19 [METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14- CI, GPNP19-CI or contact MetLife for more information. Please contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.]

Use for 2.0 METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30 to 90 day waiting period after the effective date of coverage and a preexisting condition exclusion. In some states there is a Benefit Suspension Period between Covered Conditions in different categories or a limit on the Total Benefit payments per calendar year. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. Please contact MetLife for more information. MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

Product Disclaimers : *CII cont.*

Use for 2.0/2.5/2.5 NY Situs METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a preexisting condition exclusion. There is a Benefit Suspension Period between Recurrences. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. Please contact MetLife for more information.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

Use for 3.0 METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. In most plans, there is a preexisting condition exclusion. In most states, after a covered condition occurs there is a benefit suspension period during which most plans do not pay recurrence benefits. Rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. A more detailed description of the benefits, limitations, and exclusions applicable to CII can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI or GPNP09-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

Product Disclaimers : *Dental*

[Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.]

Use if PPO/PDP

[Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166.]

Use if Managed Care/DHMO

[Dental Managed Care Plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc., a California corporation in CA; SafeGuard Health Plans, Inc., a Florida corporation in FL; SafeGuard Health Plans, Inc., a Texas corporation in TX; and MetLife Health Plans, Inc., a Delaware corporation and Metropolitan Life Insurance Company, a New York corporation in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies.]

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.