# Life Insurance

Life insurance is a cost-effective way to protect your family and your finances. It helps ensure your short- and long-term financial obligations could be met if something unforeseen happens to you.

XL America, Inc
All Full-Time and Part-Time Employees

Explore the coverage that makes it easy to give yourself and your loved ones more security today…and in the future.

## Accidental Death and Dismemberment (AD&D) Insurance

Your employer provides you with AD&D insurance coverage in an amount equal to 1.5 times Your Basic Annual Earnings, rounded to the next higher $1,000. up to a maximum of $750,000.

Please note that a reduction schedule may apply. Please see your plan administrator/employer or certificate for specific details.

**Accidental Death & Dismemberment (AD&D) coverage complements and helps protect you 24 hours a day, 365 days a year.**

## Accidental Death & Dismemberment Coverage Options

This coverage provides benefits beyond your disability or life insurance for losses due to covered accidents — including while commuting, traveling by public or private transportation and during business trips. MetLife's AD&D insurance pays you benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, third degree burn, or brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

## Covered Losses

This AD&D insurance pays benefits for covered losses that are the result of an accidental injury or loss of life. The full amount of AD&D coverage you select is called the "Full Amount" and is equal to the benefit payable for the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount, and will be listed in your coverage in a table of Covered Losses. Such losses include loss of limbs, sight, speech and hearing, brain damage and coma. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

| Covered Losses | Percent of Full Amount |
|---|---|
| Life | 100% of Full Amount |
| Hand | 50% of Full Amount |
| Foot | 50% of Full Amount |
| Arm | 75% of Full Amount |
| Leg | 75% of Full Amount |
| Sight of one eye | 50% of Full Amount |
| Thumb & index finger of same hand | 25% of Full Amount |
| Speech & hearing | 100% of Full Amount |
| Speech or hearing | 50% of Full Amount |
| Paralysis of both arms and both legs | 100% of Full Amount |
| Paralysis of both legs | 75% of Full Amount |
| Paralysis of the arm & leg on either side of the body | 50% of Full Amount |
| Paralysis of one arm or leg | 25% of Full Amount |
| Brain Damage | 100% of Full Amount |
| Loss of any combination of hand, foot, or sight of one eye | 100% of Full Amount |

## Standard Additional Benefits Include

Some of the standard additional benefits included in your coverage that may increase the amounts payable to you and/or defray

additional expenses that result from accidental injury or loss of life are:

- Air Bag
- Seat Belt
- Common Carrier

## What Is Not Covered by AD&D?

AD&D insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained or from food poisoning; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or active participation in a riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self-preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs. Specific information pertaining to your insurance can be obtained by contacting your benefits administrator or MetLife.

## About Your Coverage Effective Date

You must be Actively at Work on the date your coverage becomes effective.

If Actively at Work requirements are met, coverage will become effective on the date you become eligible, for all requests that do not require additional medical information. A request for your amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of the date that notice is received that MetLife has approved the coverage or increase if you meet Actively at Work requirements on that date, or the date that Actively at Work requirements are met after MetLife has approved the coverage or increase.

## Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) other than your employer for your Basic Life coverage, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary.

## Once Enrolled, You have Access to MetLife Advantages℠ — Services to Help Navigate What Life May Bring

### Grief Counseling [1]

**To help you, your dependents, and your beneficiaries cope with loss**

You, your dependents, and your beneficiaries have access to grief counseling[1] sessions and funeral related concierge services to help cope with a loss — at no extra cost. Grief counseling services provide confidential and professional support during a difficult time to help address personal and funeral planning needs. At your time of need, you and your dependents have 24/7 access to a work/life counselor. You simply call a dedicated 24/7 toll-free number to speak with a licensed professional experienced in helping individuals who have suffered a loss. Sessions can either take place in-person or by phone. You can have up to five face-to-face grief counseling sessions per event to discuss any situation you perceive as a major loss, including but not limited to death, bankruptcy, divorce, terminal illness, or losing a pet.[1] In addition, you have access to funeral assistance for locating funeral homes and cemetery options, obtaining funeral cost estimates and comparisons, and more. You can access these services by calling 1-888-319-7819 or log on to one.telushealth.com (Username: metlifeassist; Password: support).

Download this helpful Dignity Memorial Funeral Planning Guide

### Beneficiary Claim Assistance[3] For support when beneficiaries need it most

# Life Insurance

This program is designed to help beneficiaries sort through the details and serious questions about claims and financial needs during a difficult time. MetLife has arranged for third party financial professionals to be available to help with filing life insurance claims, government benefits and help with financial questions.

## Digital Estate Planning[7]

**Estate planning made easy**

You have access to Digital Estate Planning services to create key estate planning documents online in as little as 15 minutes by answering a few simple questions. Documents include Last Will and Testament, Advance Healthcare Directive (Living Will), and Durable Financial Power of Attorney. Visit www.willscenter.com to get started.

## Retirement Planning[3]

A four-part workshop series that offers you comprehensive retirement education. You also have the option to meet with a local financial professional to discuss your specific circumstances and individual goals.

## Portability

**So you can keep your coverage even if you leave your current employer**
Should you leave XL America, Inc. for any reason, Personal Accidental Death and Dismemberment insurance under this plan terminates, you will have an opportunity to continue group term coverage ("portability") under a different policy, subject to plan design and state availability. Rates will be based on the experience of the ported group and MetLife will bill you directly. Rates may be higher than your current rates. To take advantage of this feature, you must have coverage of at least $10,000 up to a maximum of $2,000,000

Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your plan administrator/employer or certificate for specific details.
Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 1-888-252-3607 or contact your plan administrator/employer for more information.

1 Grief Counseling services are available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss and 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. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Information disclosed directly to TELUS Health is not disclosed to MetLife and, therefore, is not subject to MetLife's privacy policy. Only available for groups NOT Principally Located / situsedin NY.

Beneficiary Grief Counseling services are available only to beneficiaries of MetLife group Life insurance programs and 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. Information disclosed directly to TELUS Health is not disclosed to MetLife and, therefore, is not subject to MetLife's privacy policy. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

3-MetLife administers the PlanSmart program and has arranged to have 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.

7-Digital Estate Planning with online notary is only available to individuals covered by Supplemental Term Life insurance, Worksite Whole Life insurance or GVUL/GUL insurance. Digital Estate Planning with online notary is not included with Basic Term Life insurance (unless Will Preparation is included with Basic Term Life coverage) or Dependent Term Life insurance and is not available for customers residing outside the United States or in any U.S. territory. Domestic partnerships are not currently supported; however, if individuals in a domestic partnership are covered by any contributory life insurance, they may use a MetLife Legal Plans attorney for their planning needs. 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. Digital Estate Planning without online notary is available to all individuals residing within the United States (except in any U.S. territory) regardless of any MetLife relationship or product.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and XL America, Inc. and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

AD&D coverages /are provided under a group insurance policy (Policy Form GPNP99/G2130-S/GPNP15-2T) issued to your employer by MetLife. AD&D coverages under your employer's plan terminates, when your employment ceases, when your AD&D contributions cease, or upon termination of the groupinsurance policy. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent [or when a dependent spouse reaches age 70. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, 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.

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 MetLife.


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