

MetLife Auto & Home®

MetLife

Make the
MOST
of Your
WORKPLACE
BENEFITS
with

METLIFE AUTO & HOME



* Home insurance is not part of MetLife Auto & Home's benefit offering in Florida and MA.

** Use of credit/debit card is optional. The same insurance is available regardless of the method of payment. Payments may be made by cash, check or by credit/debit card. Reward points are not underwritten or funded by MetLife Auto & Home.

MetLife

MetLife Auto & Home
700 Quaker Lane, PO Box 350
Warwick, RI 02887
www.metlife.com

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates and discounts are available in most states to those who qualify.

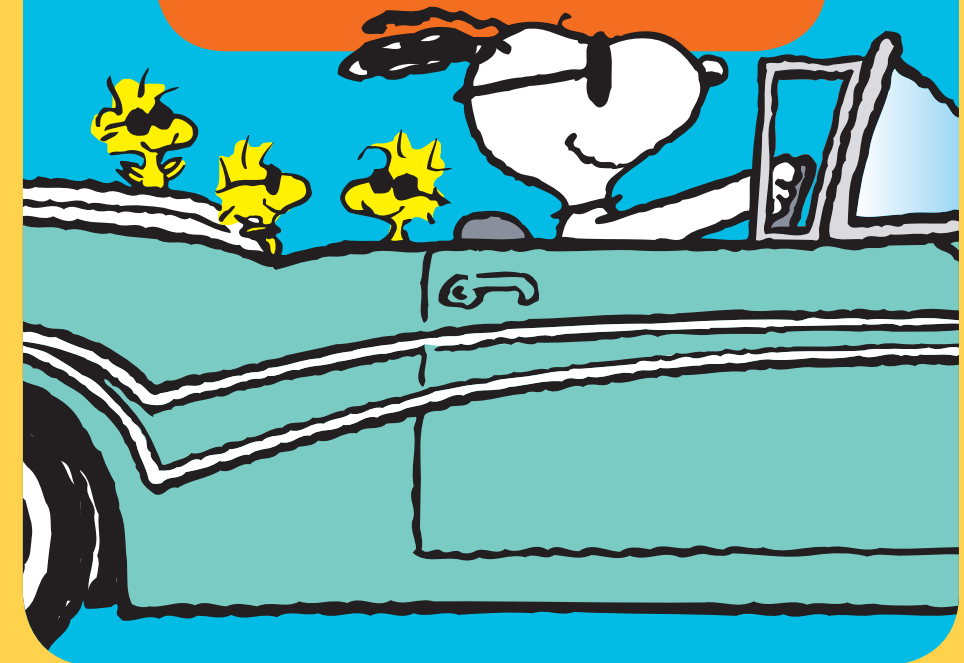
1505-99503 CS 1900031883(0616)

© 2016 MetLife Auto & Home L0616469204[exp0617][xMA]
PEANUTS © 2016 Peanuts Worldwide LLC

**You Value
Your WORKPLACE
BENEFITS Program**

Your benefits are important **to you...** they offer you choice and convenience, they can save time, help minimize cost and they can also help to protect you and your family.

Take advantage of ALL your company benefits, and start saving today with special auto and home* group discounts!



1 800 GET-MET 8 (1-800-438-6388)

MAXIMIZING YOUR BENEFITS...

See what MetLife Auto & Home Can Offer

As part of your workplace benefits program, you could receive hundreds of dollars in savings, combined with special group discounts on auto and home insurance:

- Save up to an additional 10% right away with our **Welcome Discount for NEW customers**
- Qualify for a group discount of up to 15% off your policy
- Save more with our superior driver discount
- Receive extra savings if you've been with your company for a long time
- Make the most of our multi-policy savings when you insure both your home and auto with MetLife Auto & Home

Payment Options that MAKE IT EASIER!

We offer a variety of flexible and convenient payment options to make paying for your insurance easier:

- Choose an automated payment option and receive an added savings
- Select direct billing as your preferred payment option, or
- Use your favorite credit card and you may earn valuable membership reward points**

COVERAGE SOLUTIONS for Your Diverse Insurance Needs

In addition to auto and homeowners, we offer a variety of other insurance policies including:

- **Personal Excess Liability**
- **Boat**
- **Condo**
- **Renter's**
- **Motor Home**
- **Motorcycle**
- **Recreational Vehicle**



Wait...There's MORE!

Coverage is 100% portable, so even if you change jobs you can take your policy with you. With MetLife Auto & Home you may apply for coverage at any time, so we'll help you make the switch quickly and easily.



WHY MetLife Auto & Home?

MetLife Auto & Home makes it easier by working with your company to provide you with special savings, outstanding customer service and a full suite of products to meet your diverse insurance needs, and enhance your existing coverage. See how simple it is to switch.

CALL US TODAY for free quotes.

1 800 GET-MET 8 (1-800-438-6388)

1 800 GET-MET 8 (1-800-438-6388)

MetLife Auto & Home®

Q&A

MetLife





MetLife

MetLife Auto & Home
700 Quaker Lane, PO Box 350
Warwick, RI 02887
www.metlife.com



Pet health coverage for dogs and cats of all ages



Starting at
\$13 per
paycheck*

or

Starting at
\$29 per
month*



Use any vet	✓
Accidents , including poisonings, cuts and broken bones	✓
Common illnesses , including ear infections, rashes, vomiting and diarrhea	✓
Serious/chronic illnesses †, including cancer, diabetes and allergies	✓
Hereditary conditions ‡	✓
Procedures/services , including surgeries, prescriptions and hospitalization	✓
X-rays	✓
Annual deductible	\$250

How does Nationwide® pet insurance work?



Visit any vet.



Submit a claim.



Receive reimbursement.

That's it!

Get your discount today.

www.metlife.com/mybenefits • 1-800-GET-MET8

Chronic conditions? Covered.

Every year, Benny the pug gets a stubborn ear infection. And every year his mom, Julie, rests easy because she's **covered by Nationwide**.

This year, it took **three vet visits** and **\$441** to clear up Benny's ear. Since Julie had met her annual deductible on a previous visit, **Nationwide sent her a check for the full \$441.**

MetLife

MetLife is the program administrator for pet insurance fulfilled by Nationwide®.

*Premiums vary based on the age of the pet, species, size (as an adult), plan type, deductible and state of residence. Per-paycheck pricing is based on a 26 pay period per year cycle. Your pricing may vary depending on your employer's payment schedule. † New illnesses only. Does not include conditions pre-existing to enrollment. ‡ Limited hereditary condition coverage after the first year of enrollment.

MetLife is the program administrator for pet insurance fulfilled by Nationwide®.

Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply. Insurance plans are offered and administered by Nationwide through its subsidiaries and affiliates. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A+ rated company (2013); National Casualty Company (all other states), Madison, WI, an A.M. Best A+ rated company (2014). Nationwide, the Nationwide N and Eagle, and Nationwide Is On Your Side are service marks of Nationwide Mutual Insurance Company. ©2016 Nationwide. These companies are not affiliated with Metropolitan Life Insurance Company or its affiliates. ©2016 METLIFE, INC. 16GRP3717

L0316459541[exp0517][All States]

Live it up
with your pet.
We've got
you covered.

We think all pets deserve to live life to the fullest. That's why we're there for the big stuff, the small stuff and all the stuff in between.

With MetLife, you're free to use any vet, even specialists and emergency providers. So let loose, have fun with your four-legged pal and let us worry about the rest—from everyday care to the “what ifs.”



Preventive care coverage details



Physical exam: Two exams per policy term	\$60 (\$30 max per exam)
Behavioral exam and/ or treatment	\$30
Vaccination or titer	\$75
Heartworm or FeLV/FIV test	\$35
Fecal test	\$25
Deworming	\$25
Nail trim	\$20
Microchip	\$40
Health certificate	\$40
Flea control or heartworm prevention	\$75
One additional test: 1. Health screen (blood test) or 2. Radiograph (X-rays) or 3. Electrocardiogram (EKG)	\$75 One test per policy term
Maximum annual benefit	\$500

Wellness plans are not available in all states.

Enroll today and get your group discount.*

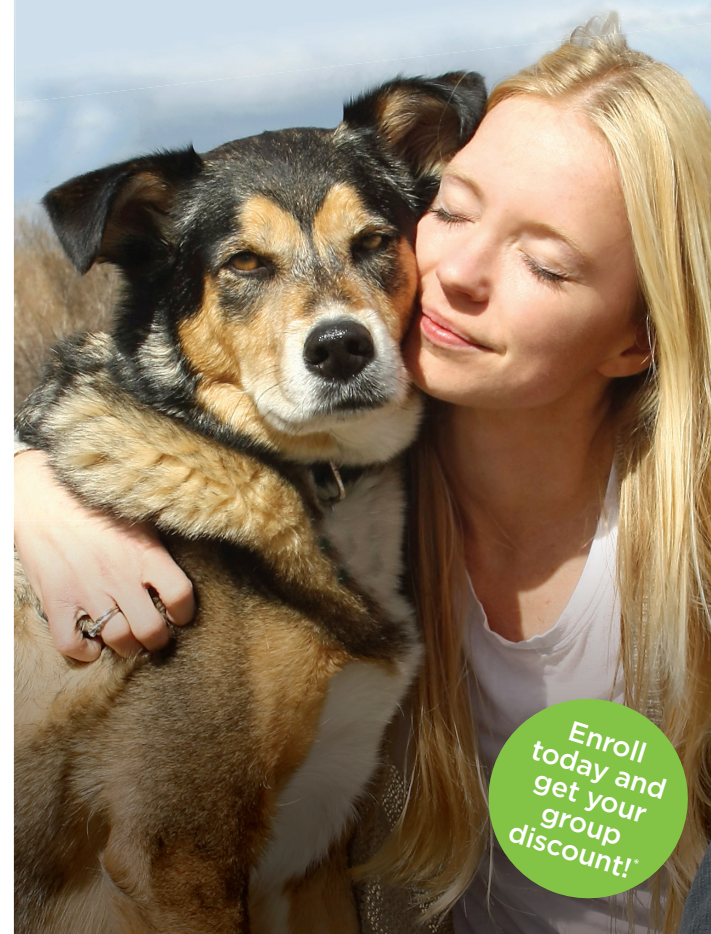
www.metlife.com/mybenefits • 1-800-GET-MET-8

MetLife

*Discount applies to the base medical plan only. MetLife is the program administrator for pet insurance fulfilled by Nationwide®. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply. Insurance plans are offered and administered by Nationwide through its subsidiaries and affiliates. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A rated company (2013); National Casualty Company (all other states), Madison, WI, an A.M. Best A+ rated company (2014). Nationwide, the Nationwide N and Eagle, and Nationwide Is On Your Side are service marks of Nationwide Mutual Insurance Company. ©2016 Nationwide. ©2016 METLIFE, INC. L0216454878[exp0417][All States] 16GRP3693

GRPMETPB016

Get coverage
and care for what
matters most.



Enroll
today and
get your
group
discount!*

With pet insurance fulfilled by
Nationwide®, you're free to
choose your own vet.

MetLife

www.metlife.com/mybenefits • 1-800-GET-MET-8


wellness plusSM

- No deductible
- Instant approval
- Covers wellness exams, shots, tests and more
- Freedom to use any vet, anywhere
- Maximum annual benefit of \$500

Starting at **\$10**/paycheck[†]


**Major Medical Plan
comprehensiveSM**

- \$250 annual deductible
- Covers accidents, illnesses, procedures, X-rays and more
- Chronic condition coverage included
- Freedom to use any vet, anywhere
- Benefits renew in full each year
- Limited hereditary coverage after the first year

Starting at **\$13**/paycheck[†]


**Major Medical Plan
comprehensiveSM**
+

wellness plusSM

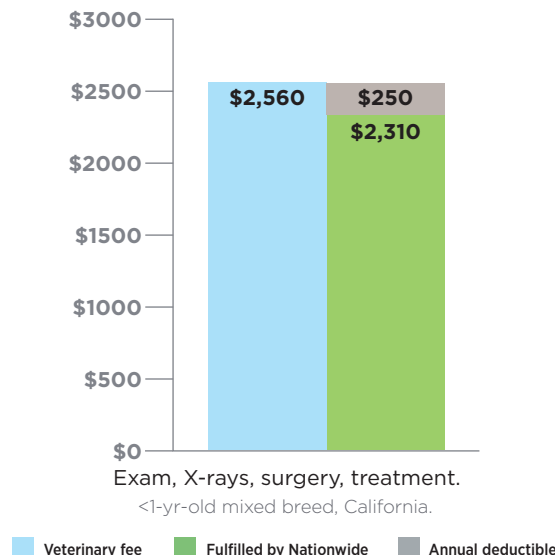
Starting at **\$22**/paycheck^{††}

Most
popular

Sample reimbursement

Those weren't biscuits that Biscuit ate

When Biscuit needed emergency surgery after eating a handful of pebbles, the Major Medical plan reimbursed 100% of her vet bill (less the deductible).



• • • • •

Free service for all pet insurance members

vethelplineSM

Free, 24/7 guidance on pet health questions, from general concerns to identifying urgent care needs (\$170 value).

- Free to pet insurance members
- Talk to a veterinary professional
- Unlimited access



Go to
www.metlife.com/mybenefits
or call **1-800-GET-MET-8**.



Pick a plan.



Wait for your welcome
packet to arrive.

It's that simple!



[†]Per-paycheck pricing is based on a 26 week pay period per year cycle. Your pricing may vary depending on your employer's payment schedule. Premiums vary based on the age of the pet, species, size (as an adult), plan type, deductible and state of residence.

^{††}Wellness premiums vary based on species of pet and state of residence.

ACCESS TO MORE THAN 14,000 EXPERIENCED ATTORNEYS ON UNLIMITED MATTERS

Once enrolled, you'll have a nationwide network of more than 14,000 participating Plan Attorneys from which to choose. Plan Attorneys have met stringent selection criteria and have an average of 25 years or more of legal experience.

Plan Attorney assistance includes:

- Covered legal services
- Consultations on the telephone
- In-person consultations
- Document preparation
- Representation for many frequently needed personal legal matters

Plus, if you stay within the network, covered legal services are provided with no additional attorney fees. You also have the flexibility to use a non-Plan Attorney and get reimbursed for covered services according to a set fee schedule.* It's completely your choice!

LEGAL ADVICE IS JUST A PHONE CALL AWAY

When you face a situation with legal implications, simply pick up the phone. A knowledgeable Client Service Representative will be available to assist you with locating a Plan Attorney near your home or workplace. You can even locate available Plan Attorneys in your area while you're online, using our interactive attorney locator tool. Many Plan Attorneys are available to meet with you on weekdays, evenings and even Saturdays. You can also access our Attorney E-Panel 24 hours a day, 7 days a week.



CONVENIENT ONLINE ACCESS

More information about the program is instantly at your fingertips when you visit info.legalplans.com. Enter access code **MetLaw** for details. Where available, you may also visit us at www.metlife.com/mybenefits.

*You will be responsible to pay the difference, if any, between the Plan's payment and the non-plan attorney's charge for services. Covered services vary in some states.

Exclusions

Please see your plan description for complete details. No service (including consultations) will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife® and affiliates, and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents, in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm matters, business or investment matters, matters involving property held for investment or rental, or issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters listed specifically in this brochure.

For more information

Visit Hyatt Legal Plans
online anytime at
info.legalplans.com
and enter access code: **MetLaw**
or call 1-800-821-6400

Where available, you may also visit us at
www.metlife.com/mybenefits

Smart. Simple. Affordable.®

Hyatt Legal Plans

A MetLife Company

Metropolitan Life Insurance Company
200 Park Avenue, New York, NY 10166
PEANUTS © United Feature Syndicate, Inc.

Group Legal Plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Company and Affiliates, Warwick, Rhode Island. Printed in U.S.A.



L0115406019[exp0117][All States][DC]

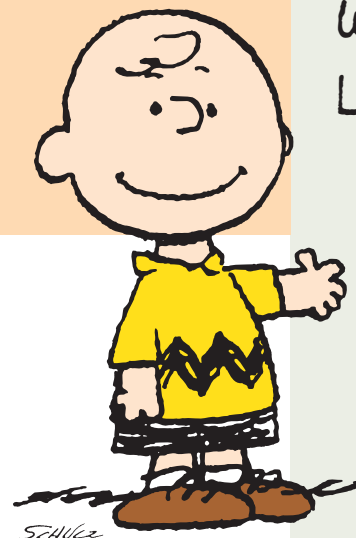
MetLaw®



HERE'S AN

**AFFORDABLE
SOLUTION**

TO HELP
WITH YOUR
LEGAL NEEDS...



**Smart.
Simple.
Affordable.®**

Schulz

...FOR JUST PENNIES A DAY



Finding an affordable lawyer to represent you when you have trouble with creditors, buy or sell your home, or even prepare your will can be a challenge. Now there's a Smart, Simple, Affordable® solution — MetLaw®, administered by Hyatt Legal Plans. MetLaw is a legal services plan that provides legal representation for you, your spouse and dependents at a price that won't break your budget.

Now you have a resource at your fingertips for important, everyday legal services.

What's more, you'll also have someone to turn to for unexpected legal matters. With MetLaw, you can receive legal advice and fully covered legal services for a wide range of personal legal matters, including:



COURT APPEARANCES

Helps protect your rights.

- Civil Litigation Defense
- Consumer Protection Matters
- Personal Property Protection
- Restoration of Driver's License
- Traffic Ticket Defense (No DUI)
- Juvenile Court Defense
- Administrative Hearings
- Incompetency Defense

DOCUMENT REVIEW & PREPARATION

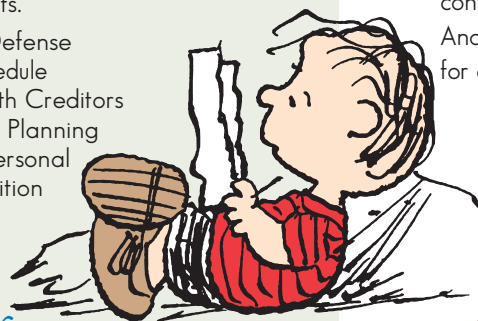
Provides you with legal advice before you sign on the dotted line.

- Mortgages
- Deeds, Promissory Notes
- Demand Letters, Affidavits
- Review of Personal Legal Documents
- Small Claims Assistance
- Elder Law Matters
- Immigration Assistance

MONEY MATTERS

Helps you work with creditors and can help enforce your rights.

- Identity Theft Defense
- Repayment Schedule
- Negotiation with Creditors
- Pre-bankruptcy Planning and Filing of Personal Bankruptcy Petition
- Tax Audits
- Foreclosure Defense



ESTATE PLANNING

Helps you set forth your decision about how and to whom your property will be divided.

- Wills and Codicils
- Living Wills and Powers of Attorney
- Trusts

FAMILY LAW

Helps you address issues that may be important to you and your family.

- Prenuptial Agreement
- Protection from Domestic Violence
- Adoption and Legitimization
- Uncontested Guardianship
- Name Change

REAL ESTATE MATTERS

Helps you avoid potential problems and costly surprises associated with one of your most important assets.

- Sale, Purchase or Refinancing of your Primary Residence
- Eviction and Tenant Problems (where you are the tenant)
- Zoning Applications
- Security Deposit Assistance (for tenant)
- Boundary or Title Disputes
- Property Tax Assessment
- Home Equity Loans

DISCOVER AFFORDABLE AND CONVENIENT LEGAL REPRESENTATION

MetLaw provides you, your spouse and dependents with fully covered legal services from experienced attorneys at a low monthly group rate, which is paid through the convenience of automatic deductions from your paychecks.

And to make it even easier, when you use a Plan Attorney for covered services, there are:

- No deductibles
- No co-payments
- No waiting periods
- No claim forms
- No limits on usage

ENROLL NOW. HERE'S HOW:

- Select MetLaw on your enrollment materials (or whatever enrollment response method you will use) during your benefit enrollment period.
- Your cost for the Plan will be automatically deducted from your paychecks.
- Once you enroll, you must remain in the Plan for the entire Plan year.

For access to affordable, convenient, covered legal services, turn to MetLaw, available through your company. Join today!

Cut out and retain for Plan access

FOR MORE INFORMATION

visit our website:

info.legalplans.com

and enter access code: **MetLaw**

or call: **1-800-821-6400**

Monday - Friday: 8:00 a.m. - 7:00 p.m.
(EST/EDT)

Where available, you may also visit us at
www.metlife.com/mybenefits

