

New Voluntary Benefits Insurances!

Information regarding these new voluntary benefits, including links to more specific information, can be found within this guide.

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Whole Life Insurance with Long-Term Care* (“LTC”)

The need for Long Term Care services can happen at any age. Prepare for your future needs.

You and your spouse/partner can enroll in Whole Life Insurance with Long-Term Care.

The plan pays a lump-sum benefit in the event of you or your covered spouse's/partner's death. It also allows you to use your life insurance benefit to assist with long-term care needs.

With this plan, you can receive part of your benefit as a monthly payment to help pay for long-term care expenses that traditional health insurance doesn't cover, such as a home health care worker, long-term care facility, or nursing home, for up to 50 months.

As traditional long-term care insurance becomes more expensive and harder to find, Whole Life Insurance with Long-Term Care may be a good option that provides peace of mind for you and your loved ones.

During your first enrollment as a RELX employee, Evidence of Insurability (EOI) will not be required. However, EOI may be required if you enroll after this enrollment period or add to or increase this coverage in the future.

Note: Long-Term Care (sometimes referred to as LTC) is a different benefit from the long-term disability (LTD) benefit to use in the event you incur a disability.

* “Long-Term Care (LTC) Benefits” refers to an Accelerated Death Benefit for Long Term Care with Restoration and Extension of Benefits rider. Whole Life Insurance with Long-Term Care additional rider benefits are: Accelerated Death Benefit for Terminal Illness or Condition and Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits. Exclusions and limitations may apply.

How Whole Life with LTC Works

You enroll in Group Whole Life Complete through your employer. Premium payments are conveniently deducted from your paycheck automatically.



Death

When you pass away, your beneficiaries receive the death benefit amount as a lump-sum cash payment



Long-Term Care

If you require long-term care at some point, you can begin to draw funds from the death benefit to receive a monthly payment that may be used for the cost of that care



Financial Emergency

If you have a financial emergency and need cash, you can access funds from the cash balance



[Click to Watch the Life Insurance with Long Term Care \(LTC\) Webinar](#)

[Learn more about your Whole Life with Long Term Care](#)

Supplemental Medical Benefits

Medical insurance does not prevent all of the financial strain of a major illness or injury. Many families don't have enough in their savings to cover the deductible and coinsurance of a major medical event. Critical Illness, Hospital Indemnity and Accident Insurance can help cover this out-of-pocket financial exposure for a reasonable cost.

Have you ever known someone who was diagnosed with a critical illness, experienced an accident, or was hospitalized? Events like these happen unexpectedly. Don't go another day unprotected. Enroll in your supplemental medical plans and be prepared for whatever tomorrow brings.*

The benefits are paid directly to you, allowing you to use the funds however you choose. You receive the benefit even if you have other insurance. **Please note: These plans are not replacements for medical insurance.**

Critical Illness Insurance

You can protect yourself from the unexpected costs of a serious illness.

Even the most generous medical plan does not cover all of the expenses of a serious medical condition like a heart attack or cancer. Critical Illness Insurance pays a lump sum benefit directly to you if you are diagnosed with a covered illness that meets the plan criteria. The benefit is paid in addition to any other insurance coverage you may have.

Covered Illnesses include (but not limited to):

- Heart Attack
- Stroke
- Cancer
- Major Organ Transplant
- End Stage Renal (Kidney) Failure

Plan Features

- ✓ **Guaranteed Acceptance:** There are no health questions or physical exams required to enroll.
- 👤 **Family Coverage:** You can elect to cover your spouse and children.
- ➔ **Portable Coverage:** You can take your policy with you if you change jobs or retire.



Health Screening Benefit

If applicable, the plan provides a benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.

How Critical Illness Insurance Works

When Sam had a stroke, he was grateful the doctors were able to stabilize his condition, but he learned there was some permanent damage to his vision. He began to see his out-of-pocket costs adding up quickly. The good news is he received a lump sum payment of \$10,000 from the Critical Illness coverage he elected at Open Enrollment to help cover these expenses.



[Learn more about Critical Illness Insurance](#)

** The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable. The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states for supplemental medical benefit*

Hospital Indemnity Insurance

Receive payments to help cover the cost of a hospital stay.

If you are admitted into a hospital, it doesn't take long for the out-of-pocket costs to add up. Hospital Indemnity Insurance pays benefits directly to you if you are admitted into a hospital for care or childbirth. Benefits are paid even if you have other coverage.

You receive a benefit if you are admitted and then an additional benefit based on the number of days you are confined to the hospital. The benefit increases if you are admitted and confined to an intensive care unit or inpatient rehabilitation.

Plan Features

- Guaranteed Acceptance:** There are no health questions or physical exams required to enroll.
- Family Coverage:** You can elect to cover your spouse and children.
- Payroll Deduction:** Premiums are paid through convenient payroll deductions.
- Portable Coverage:** You can take your policy with you if you change jobs or retire.



Health Screening Benefit

If applicable, the plan provides a benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.

How Hospital Indemnity Insurance Works

Taylor is injured in a car accident and is in the hospital for four days. She is then moved to a rehabilitation unit for three additional days. She receives a benefit for being admitted into the hospital and a benefit for each day of her in-patient and rehab stays because she enrolled in Hospital Indemnity Insurance during Open enrollment.



How Taylor's Hospital Indemnity Benefit Was Calculated:

Medical Service	Sample Benefit	Total
Hospital Admission	\$1,000 per admission	\$1,000
Hospital Confinement	\$200 per day (4 days)	\$800
Inpatient Rehabilitation Unit	\$200 per day (3 days)	\$600
TOTAL SAMPLE BENEFIT		\$2,400

This scenario does not reflect the benefits of a specific Hospital Indemnity Insurance plan schedule. The benefits are generic benefits for the purposes of this example to show how the benefit total of a Hospital Indemnity plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.

[Learn more about Hospital Indemnity Insurance](#)

Accident Insurance

Major injuries are painful. But the financial impact of the medical treatment doesn't have to be.

Accident Insurance pays benefits directly to you if you suffer a covered injury such as a fracture, burn, ligament damage, or concussion. Benefits are paid even if you have other coverage.

The benefit amount is calculated based on the type of injury, its severity, and the medical services required in treatment and recovery. The plan covers a wide variety of injuries and accident-related expenses, including:

- Injury Treatment (fractures, dislocations, concussions, burns, lacerations, etc.)
- Hospitalization
- Physical Therapy
- Emergency Room Treatment
- Transportation

Plan Features

- Guaranteed Acceptance:** There are no health questions or physical exams required to enroll.
- Family Coverage:** You can elect to cover your spouse and children.
- Portable Coverage:** You can take your policy with you if you change jobs or



Health Screening Benefit

If applicable, the plan provides a benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.



How Accident Insurance Works

Pat loves working in the backyard garden on the weekends. One day while carrying some supplies, she tripped and sprained her ankle and broke her big toe!

The accident requires not only a trip to the emergency room, but also physician follow-up visits, and physical therapy treatments. Fortunately, Pat has Accident Insurance which helps cover the out-of-pocket medical costs, including the deductible and coinsurance.



How Pat's Accident Benefit Was Calculated:

Medical Service	Sample Benefit
Emergency Room	\$ 300
Fracture Benefit	\$ 500
Physician Follow-Up Visits (2)	\$ 200 (\$100 per visit)
Physical Therapy Visits (6)	\$ 540 (\$90 per visit)
TOTAL SAMPLE BENEFIT	\$1,540

This scenario does not reflect the benefits of a specific Accident Insurance plan schedule. The benefits are generic for the purposes of this example to show how the benefit total of an Accident Insurance plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.

[Learn more about Accident Insurance](#)

Pet Insurance

Make vet visits less costly.

It's no wonder pets are considered part of the family. Pets are loyal, loving, obedient and protective—but they can also experience the occasional accident or illness. MetLife Pet Insurance offers a variety of coverages designed to fit your budget and your pet's needs.

Why MetLife Pet Insurance may be the right fit for you:

- Choose from flexible coverage options to insure your entire pet family.
- Visit any licensed U.S. veterinarian and be reimbursed up to 90%¹ of the cost of services.
- Receive discounts up to 30%² and additional offers on pet care, where available.
- Get coverage of previously covered pre-existing conditions when switching providers.



Coverage you—and your pets—can feel good about

What's covered?

- Accidental injuries
- Surgeries
- Hospital stays
- Illnesses
- Medications
- X-rays and diagnostic tests
- Exam fees
- Ultrasounds

Our coverage also includes:

- Hip dysplasia
- Congenital conditions
- Alternative therapies
- Hereditary conditions
- Chronic conditions
- And much more!
- Holistic care

How Pet Insurance Works

Toby, a 14-week-old puppy, showed signs of vomiting, diarrhea, and decreased appetite six days after adoption. At the ER, the vet diagnosed Toby with parvovirus, a contagious and potentially life-threatening viral infection. Toby spent five days in the hospital but made a remarkable recovery! This incident cost the policyholder about \$8,400, and MetLife reimbursed over \$7,000.

This scenario does not reflect the benefits of a specific Pet Insurance plan schedule. The benefits are generic for the purposes of this example to illustrate how the Pet Insurance plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plans offered to you.

[Learn more about Pet Insurance](#)