



# Help protect your future and your financial wellbeing.



## Prepare for the unexpected with extra financial protection from MetLife.

At DuPont, we're committed to improving everyday life for everyone. When it comes to our employees, that means offering a comprehensive suite of benefits — benefits designed to protect your health and your financial wellbeing too.

We know that unplanned expenses can cause added stress. Accident Insurance, Critical Illness Insurance, Hospital Indemnity<sup>1</sup> Insurance and the Legal Plan benefits from MetLife can help pay for unexpected expenses so you can stay focused on what matters most.

## MetLife Legal Plans



### MetLife Legal Plans

Provides convenient and cost-effective access to a network of 18,000 highly qualified attorneys to help with planned and unplanned personal legal matters. No copays, deductibles or claim forms when using a network attorney for covered matters.

### Take a look at some of the covered legal services:

- Wills, living wills, healthcare proxy, power of attorney
- Purchase or sale of a home
- Identity theft defense
- Family law or adoption

More ways to protect your financial wellbeing >

## Supplemental Healthcare Benefits

### Key features of Supplemental Healthcare Benefits:

- Coverage for you and your family<sup>2</sup>
- No medical questions asked<sup>3</sup>
- Automatic premium payments deducted from your paycheck



#### Accident Insurance

Provides a lump-sum payment you can use as you see fit to help with deductibles, copays, medical transportation, childcare and more.<sup>4</sup>



#### Critical Illness Insurance

Reduces the financial impact of a serious illness. The payment goes directly to you, and you decide how to spend the money.



#### Hospital Indemnity Insurance

Helps cover the cost of a hospital stay<sup>5</sup> that may not be covered by your medical plan, such as household bills, medical insurance deductibles, copayments and more.

### The Following Notice Applies to Hospital Indemnity Insurance:

#### **IMPORTANT: This is a fixed indemnity policy, NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

#### **Looking for comprehensive health insurance?**

- Visit **HealthCare.gov** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

#### **Questions about this policy?**

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](http://naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

#### **Have questions?**

Call MetLife at 1-855-638-3944

- Press 2 for Voluntary Benefits such as Critical Illness, Group Accident and Hospital Indemnity
- Press 3 for MetLife Legal Plans



**Learn more about the ways MetLife can help protect you and your family.**

Visit **DuPontbenefits.com** for enrollment details.

<sup>1</sup> "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.

<sup>2</sup> Covered Family Member means all Covered Persons as defined in the Certificate.

<sup>3</sup> 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 CII or CA-situated cases, coverage is guaranteed provided (1) the employee performs all their usual and customary job duties at the employer's place of business, or 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.

<sup>4</sup> Covered services/treatments must be the result of an accident or sickness as defined in the certificate.

<sup>5</sup> 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.

METLIFE'S ACCIDENT (AX), HOSPITAL INDEMNITY (HI) AND CRITICAL ILLNESS (CII) INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are not intended to be a substitute for medical coverage providing benefits for medical treatment, including hospital, surgical, and medical expenses, and do not provide reimbursement for such expenses. Certain states may require the insured to have medical coverage to enroll in these policies. Like most group accident and health insurance policies, MetLife's AX, HI and CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. The policies may be subject to a Benefit Reduction Due to Age provision. For HI and AX, prior hospital confinement may be required to receive certain benefits, and there may be a pre-existing condition exclusion for hospital sickness benefits, if applicable. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. For CII, there may be a pre-existing condition exclusion and 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 AX, HI and CII products can be found in the applicable Disclosure Statements or Outlines of Coverage/Disclosure Documents available at time of enrollment. For complete details of coverage and availability, AX and HI, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG. For CII, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, or GPNP19-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

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. Call or write the company for costs and complete details of the coverage.

