SEC Select is an exclusive benefits program provided through MetLife to SEC employees and their families.

Detailed plan information is available at www.SEC.gov/SECSelect.

Your 2020 SEC Select Benefits

- **Dental** – SEC pays the full premium cost of the Core plan for you and your eligible dependents. There is an optional Buy-Up plan if you would like higher levels of coverage. Both plans include child and adult orthodontia coverage, and some key differences are:
  - Core plan provides an annual maximum of $3,000 per person (non-orthodontic) and an orthodontic lifetime maximum of $3,500.
  - Buy-Up plan provides an annual maximum of $10,000 per person (non-orthodontic) and a child orthodontic lifetime maximum of $5,000.

- **Vision** – SEC pays the full premium cost of the Core plan for you and your eligible dependents. There is an optional Buy-Up plan if you would like higher levels of coverage. The Buy-Up plan offers a higher allowance for disposable contact lenses and there is a Second Pair Rider. The Rider consists of allowing the Insured to use any combination of material benefits:
  - Two pairs of prescription eye glasses;
  - One pair of eye glasses and an allowance toward contact lenses; or
  - Two contact lens allowances.

- **Short-Term Disability Insurance** – Can replace a portion of your income due to illness or injury, including childbirth. After a 7-day elimination period, the benefit period is up to 12 weeks based on the medically necessary period of recovery.

- **Long-Term Disability Insurance** – Can replace a portion of your income should you become unable to work and earn a paycheck for an extended period of time due to an illness or injury. There are two different Plan Options to select from:
  - Option 1 - benefit duration is the lesser of 2 years or to age 70 after a 90 day elimination period.
  - Option 2 - benefit duration is up to age 69 and over (depending on age on date of disability).

- **Optional Life with AD&D (Accidental Death and Dismemberment)** – You can also cover your Spouse/Domestic Partner and Dependent Children. Enroll for:
  - Self with coverage amounts of up to 7 times your annual salary up to a maximum of $2,000,000 with medical evidence of insurability (statement of health).
  - Spouse/Domestic Partner for up to $100,000 with medical evidence of insurability (statement of health).
  - Dependent Child for $10,000 per child.
  - Newly hired employees are eligible for guaranteed coverage of the lesser of 3 times your salary or $500,000 without medical evidence of insurability (statement of health).

- **MetLaw** – A group benefit of unlimited access to plan attorneys for an array of covered legal services available to employees and their families.

- **Auto and Home Insurance** – MetLife Auto & Home® offers discounts on auto and home insurance. Coverage includes boats, motorcycles, renters insurance and more.

- **Accident Insurance** – Provides you with payments for 150 covered events such as; fractures, dislocations, concussions, second or third degree burns. Payments can be used for anything you see fit.

- **Critical Illness Insurance** – Provides you with a lump sum payment for over 20 covered critical illnesses, such as Cancer, Heart Attack, Stroke, and Kidney Failure. Payments can be used for anything you see fit.

- **Hospital Indemnity** – Provides you with payments when you are admitted and when you are confined to a hospital. Payments can be used for anything you see fit.

**Eligibility**

Who is Eligible for SEC Select Benefits?

- All full-time and part-time SEC employees who are eligible for Federal Employee Health Benefits are also eligible for SEC Select.
Benefits at a Glance

- An employee’s legal spouse (includes common-law) or Domestic Partner.
- An employee’s dependent children (including legally adopted children, children under legal guardianship, stepchildren, foster children and children of a Domestic Partner) to age 26.
- The dependent can be married or unmarried, and they can be covered under another plan through an employer.
- An employee’s mentally or physically handicapped child of any age, providing the disabling condition began before age 26.

Enrollment

- Benefit changes are only allowed during the Annual Enrollment period (or after a Qualifying Life Event, see below) for all products listed in the Benefits section except for Auto and Home. Auto and Home is a benefit you may apply for at any time throughout the year.
- If you are a current employee and did not enroll when initially available, you will be able to enroll during the Annual Enrollment period.
- If you are a new hire, you are automatically enrolled in Core Dental and Core Vision Plans, however, your dependents are not automatically enrolled. You have 60 days from your date of hire to enroll your dependents or change your enrollment plan.
- Qualifying Life Events (QLE) – You have up to 60 days after the event date to make changes to your benefit plans.
- QLEs consist of:
  - Marriage or Divorce
  - Birth or adoption
  - Death of an eligible dependent
  - Domestic Partner status change
  - A change in your or your spouse/domestic partner’s employment status

To get additional plan information on SEC Select benefits:
Visit www.SEC.gov/SECSelect

Call us with your questions: 1-844-828-3005 (8 a.m. to 8 p.m. ET, Monday through Friday)

Like most group insurance policies contain certain exclusions, limitations, reductions of benefits and term for coverage. Any such exclusions, reductions or limitations will be described in the life insurance certificate, the terms of which govern MetLife’s provision of coverage. You may also call 1-844-828-3005 for additional information.

1 Vision Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain vision claim and network administration services are provided through Vision Service Plan (VSP). VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates.
2 Group legal plans 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 Insurance Company and affiliates, 700 Quaker Lane, Warwick, RI 02886.
3 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 Lloyd’s Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify.
4 MetLife’s Accident and Hospital Indemnity Insurance policies are limited benefit group insurance policies. The policies are 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 policies or their provisions may vary or be unavailable in some states. There is a pre-existing condition limitation for hospital sickness benefits, if applicable. There are benefit reductions that begin at age 65. And, 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 or GPNP13-HI 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.
5 Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
6 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 pre-existing condition exclusion. In most states, after a covered condition occurs there is a benefit suspension period during which benefits will not be paid for a recurrence. MetLife’s CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife’s CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents’ coverage, if applicable, will be based on the covered person’s age at the time of that increase’s effective date. Rates are subject to change for MetLife’s CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions 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 GPNP14-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In New York, availability of MetLife’s Issue Age CII product is pending regulatory approval. 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. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits.
7 Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-situated cases and NH residents, there is an initial benefit of $100 for All Other Cancer.
8 In certain states, the Covered Condition is Severe Stroke.
9 Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
10 Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.
11 Dependents are not eligible for Disability coverage.

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