

WEBINAR SERIES

MetLife Voluntary Benefits Webinar

September 13, 2023

Today's Presenters



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MetLife



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Product Director
MetLife Aura

Today's Agenda

- Davis Vision by MetLife
- MetLife Aura Identity and Fraud Protection
- MetLife Pet Insurance

Webinar Forum

All participants are muted.

Please type questions in the side navigation panel and we will try to address most questions during today's session.

Today's presentation will be posted on the client employee page of our Open Enrollment Resource center.

<https://www.prestigepeo.com/openenrollment>



Davis Vision by MetLife

Vision exams as an important aspect of preventive care

Routine vision exams may help with more than just eyesight



Early detection of chronic health conditions through a routine vision exam can lead to **earlier treatment and healthier lives**

Eye exams may play a valuable role in the early diagnosis of

30+ chronic medical conditions.¹

Typical chronic conditions include:



Diabetes



Hypertension



High Cholesterol

- ¹ Population Health Management, The role of comprehensive eye exams in the early detection of diabetes and other chronic diseases in an employed population, <https://pubmed.ncbi.nlm.nih.gov/20465530/>, accessed August 2021.

A new vision offering that is the clear choice

22M

individuals administered¹

97%

member satisfaction and
net member retention²

107K

nationwide access points²



Access to some of the **latest lens technology and innovative products** from Essilor, including Shamir and Kodak lenses

One of the most diverse mix of independent and retail providers

Employees can choose the type of provider that's most convenient for them: independent, retail or online



**One of the largest networks
of independent providers**



**4 of the 5 top major retailers
in-network
(Walmart, Costco Optical,
National Vision and Vision Source)**

Access to popular retail chains

Employees can turn to the retail chains they know and trust

Davis Vision by MetLife network includes:

- | | | | | | |
|---|--|---|---------------------------|---|---------------|
| ✓ | America's Best
Contacts &
Eyeglasses | ✓ | JC Penney
Optical | ✓ | Sam's Club |
| ✓ | Boscov's
Optical | ✓ | MyEyeDr | ✓ | Vision Source |
| ✓ | Costco Optical | ✓ | Shopko Optical
Centers | ✓ | VisionWorks |
| ✓ | Pearle Vision | ✓ | Target Optical | ✓ | Walmart |

Diversified set of options

Employees can utilize their benefits at a myriad of locations as well as online options



Access to **on-site clinics**¹ and suite of **independent eye care providers**



Ability to **utilize benefit at certain major retailers and clubs** (including Walmart, Sam's and Costco) for eye care services



Expanded access to **online retailers** such as Visionworks, 1 800 Contacts, Glasses.com and Befitting.com



Wide selection of lenses, frames and add-ons through the Exclusive Collection

¹ Minimum onsite employee and space requirements.

True value in the Exclusive Collection

The Exclusive Collection provides high value at lower costs and offers a multitude of choices



222

Option to choose from designer, fashion and premier frames¹



Online tool for members to try on frames virtually



1 year

Breakage warranty at no additional cost



New styles added every year, in addition to all other frames included in allowance



\$0 - \$40

Frame costs, regardless of frame¹



Lots of brands to choose from, including Tapout, Lucky Brand, Gant, Perry Ellis, and Candies

¹ Versant Health internal data, June 2020

“If I want new glasses...”

	Average retail cost ¹²	Davis Vision member cost
Yearly exam	\$154	\$10 (copay)
Frame from our Exclusive Collection ¹³	\$180	\$25 (copay)
One-year breakage warranty	\$30	Covered
Exam and eyewear¹⁴ total cost	\$364	\$35

Total Savings with MetLife Vision: **\$329**

That's more than **90%**

Your actual savings by enrolling in a vision plan will depend on various factors, including plan premiums, number of visits to an eye care professional by your family per year and the cost of services and materials received. Be sure to review your Schedule of Benefits for your plan's specific benefits and other important details.

Plan design for Prestige plan members



Benefit Type	In-Network Coverage	Out-of-Network Reimbursement ⁴	Frequency
Eye Examination (one per frequency) <ul style="list-style-type: none"> Comprehensive exam of visual functions and prescriptive corrective eyewear 	Covered after a \$10 copay	Covered up to \$45 allowance	Every 12 months Child Care benefit included + 1 Exam
Materials/Eyewear	\$25 copay	Not applicable	Every 12 months – High Plan Every 12 months – Low Plan (Frames every 24 months - either glasses or contacts allowed per frequency)
Standard Corrective Lenses <ul style="list-style-type: none"> Single vision Lined bifocal Lined trifocal Lenticular 	Covered after materials copay	Covered up to: \$30 allowance \$50 allowance \$65 allowance \$100 allowance	Every 12 months

Plan design for Prestige members



Benefit Type	In-Network Coverage	Out-of-Network Reimbursement ⁴	Frequency
<p>Frame Allowance⁶ EITHER: (Additional allowance of \$25 at select providers.* 20% off the balance when a frame choice exceeds the allowance. Available from all in-network private practice providers.)</p> <p>OR: Exclusive Davis Collection³ (in lieu of Allowance) consisting of 3 tiers [Participating providers typically do not display the Collection but are required to maintain a comparable selection in both quantity and quality of frames that would be covered, with no additional member out-of-pocket (MOOP) expense. Special lens designs, materials, powers and frames may require additional cost. Collection is available at most participating independent provider offices. Collection is subject to change.]</p>	<p>Covered up to HIGH PLAN: \$175 allowance after materials copay</p> <p>LOW PLAN: \$130 allowance after materials copay</p> <p>Premier Tier: Covered in full</p>	<p>Covered up to: \$70 allowance</p> <p>Covered up to: \$70 allowance</p>	<p>Every 12 months – High Plan Every 12 months – Low Plan (Frames every 24 months - either glasses or contacts allowed per frequency)</p> <p>Every 12 months – High Plan Every 12 months – Low Plan (Frames every 24 months - either glasses or contacts allowed per frequency)</p>

*Visit [MetLife.com/mybenefits](https://www.metlife.com/mybenefits) to locate participating providers (look for the star icon).

Plan design for Prestige plan members



Benefit Type	In-Network Coverage	Out-of-Network Reimbursement ⁴	Frequency
Standard Lens Options³ <ul style="list-style-type: none"> Standard Polycarbonate (child up to age 18) 	\$0 copay	Applied to the allowance for the applicable corrective lens	Every 12 Months
<ul style="list-style-type: none"> Progressive 	This lens enhancement is available with maximum member out of pocket (MOOP) amount	\$50 allowance	Every 12 months
<ul style="list-style-type: none"> Standard Polycarbonate (adult) Ultraviolet Coating Scratch-resistant Coating Tints Anti-reflective Coating Photochromic Blue Light Filtering Digital Single Vision Polarized Lenses High Index Lenses 	These lens enhancements are available with maximum member out of pocket (MOOP) amount	Applied to the allowance for the applicable corrective lens	Every 12 months

Plan design for Prestige plan members



Benefit Type	In-Network Coverage	Out-of-Network Reimbursement ⁴	Frequency
Contact Lenses <ul style="list-style-type: none"> Fitting and Evaluation 	Standard and Premium covered in full	Applies to allowance for contact lenses	Every 12 – High Plan Every 12 – Low plan (either glasses or contacts allowed per frequency)
<ul style="list-style-type: none"> Elective Lenses 	Covered up to \$ 175 allowance High Plan \$130 Allowance Low Plan	Covered up to \$105 allowance	Every 12 months
<ul style="list-style-type: none"> Necessary 	Covered in full	Covered up to \$210 allowance	Every 12 months
<ul style="list-style-type: none"> Additional Lens Enhancements³ Additional Discounts on Glasses and Sunglasses Laser Vision Correction¹⁰ Hearing Discounts¹¹ Breakage Warranty 	<ul style="list-style-type: none"> Average 20-25% savings on all other lens enhancements 50% off additional pairs of eyeglasses and sunglasses at Visionworks and 30% off at other participating providers on the same transaction. Otherwise, 20% off the provider's usual and customary rate may be available. Contact lenses may be available at a 10% discount. Savings of 40% - 50% off the national average price of traditional LASIK are available at over 1,000 locations across our nationwide network of laser vision correction providers. A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Superior Vision members discounts on services, hearing aids and accessories. These discounts should be verified prior to service. All eyeglasses come with a breakage warranty for repair or replacement of the frame and/or lenses for a period of one year from the date of delivery. The one-year breakage warranty applies to all plan-covered eyeglasses (i.e., all spectacle lenses, Davis Vision Exclusive Collection frames and national retailer frames, where our Exclusive Collection is not displayed). Warranty does not apply to Glasses.com. 		

Help employees see better with a discount on LASIK



LASIK services for members and eligible dependents¹ at a special discount

- The FDA-approved LASIK procedure reshapes the cornea so that light entering the eye is properly focused into the retina
- Vision is usually corrected immediately following the procedure

The benefits are clear



Laser Technology

Blade-free IntraLase technology from QualSight enhances procedure safety and performance



Convenience

1,000+ locations across our nationwide network of credentialed LASIK providers



Significant Savings

Save 40%-50% off the national average price for traditional LASIK

¹ Eligible dependents must be 18 years of age or older. Laser vision correction services administered by QualSight, LLC. [®] Terms and conditions are subject to change.

Protect What
Employees
Care About Most

Employees need protection from digital crime more than ever

Employees' everyday lives – both professionally and personally – are more digitally connected than ever. As online activity increases, so do the risks of ID theft, fraud and other cyber threats.



Identity Theft

14 sec.

someone becomes the victim of identity fraud every 14 seconds¹⁴



Financial Fraud

\$52B

total financial loss from ID fraud in 2021¹⁵.



Privacy

\$257B

Industry for companies that collect personal information and sell it for a profit.¹⁶



Family Safety

1 in 50

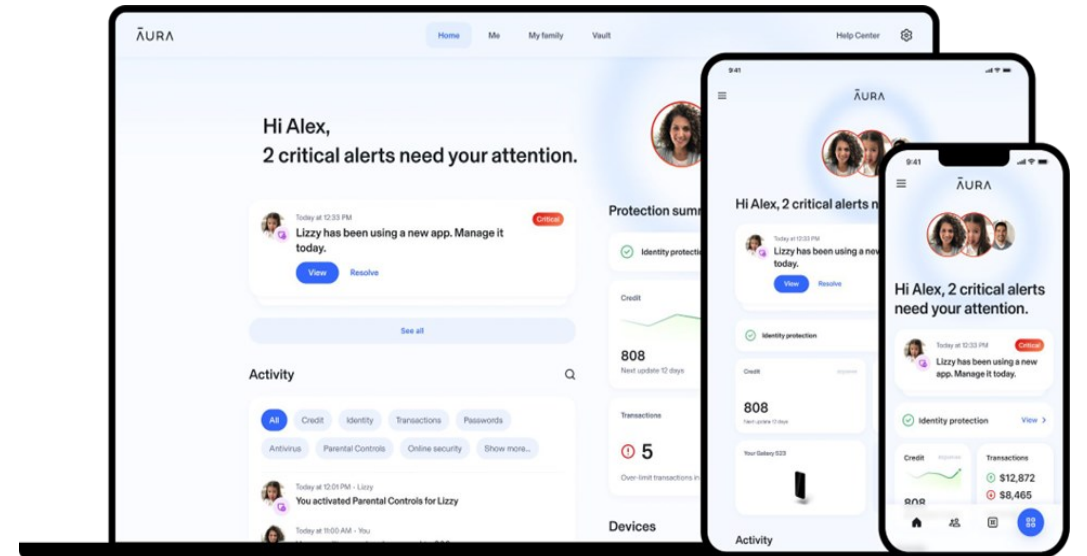
children are victims of ID theft every year,¹⁷ and seniors over 60 are among the most vulnerable age groups for financial exploitation¹⁸

In a recent study, more than 90% of respondents were “very” or “extremely” concerned about online safety, but less than 10% had a solution.¹⁹

Aura offers the broadest protection, all in one easy-to-use app

Comprehensive Digital Protection

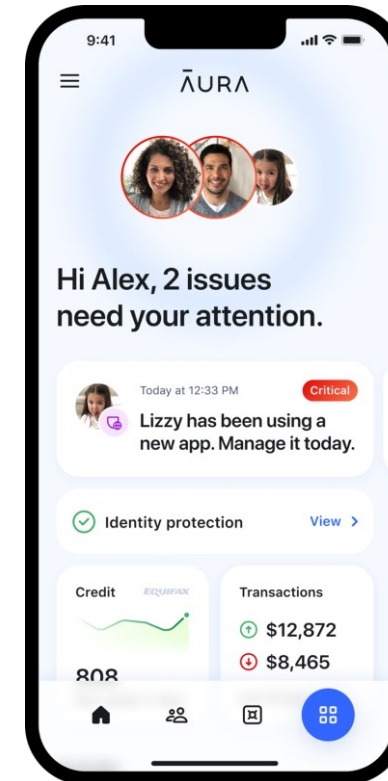
- ✓ Financial Fraud Protection
- ✓ Identity Theft Protection
- ✓ Privacy Protection
- ✓ Parental Controls
- ✓ Senior Fraud Protection
- ✓ Password Manager
- ✓ VPN & Antivirus
- ✓ \$5M Insurance per Adult*
- ✓ 24X7 Customer Support



* As a component of becoming an Aura Plan member, Consumers receive identity theft insurance through a group policy issued to Aura which is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, which is not an affiliate or subsidiary of MetLife. Checking & Savings Cash Recovery and 401(K) & HSA Cash Recovery are part of and not in addition to the Expense Reimbursement limit of liability. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

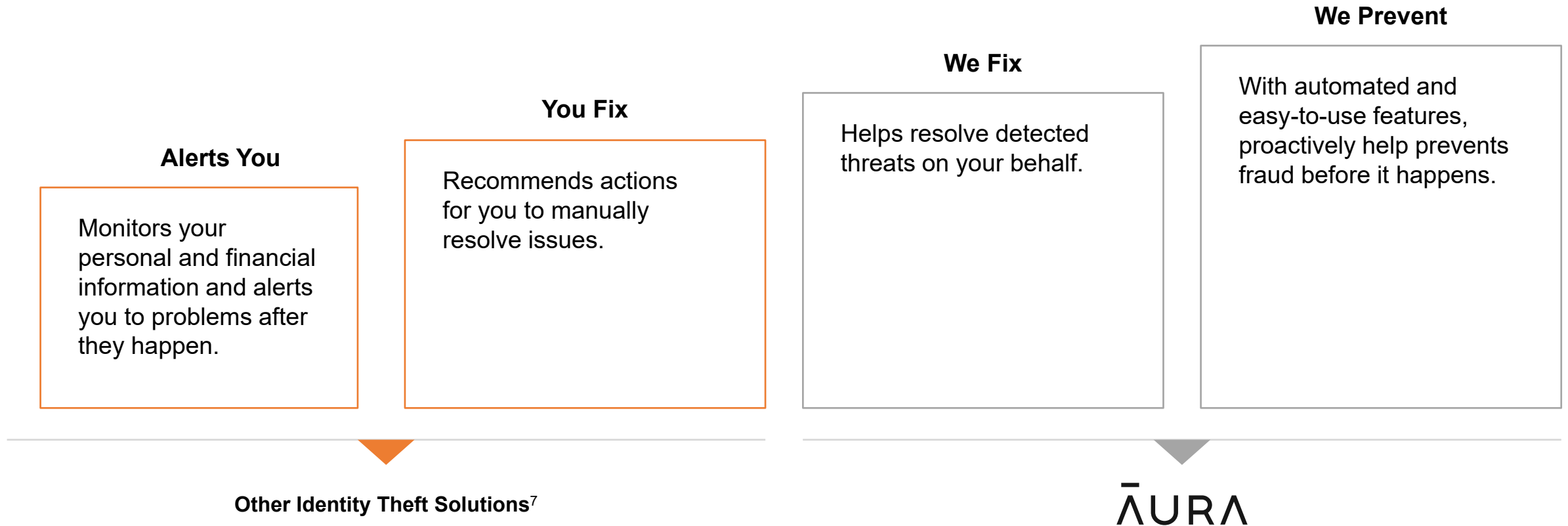
Digital security is complicated, Aura makes it simple

Credit Score Simulator
Removing Online Data Password Manager
Dark Web Monitoring for Personal Info & IDs Parental Controls
Credit Monitoring & Alerts Automated Password Change
Dark Web Monitoring for Accounts & Credentials Child Cyberbullying Protection
Annual Credit Report Email Protection
SSN & Identity Authentication Alerts Protecting Child's Credit
Criminal, Court & Public Records Monitoring Monthly Credit Score Tracker
Annual Credit Report Child SSN Monitoring & Alerts
IP Address Monitoring
USPS Address Monitoring Wi-Fi Security/VPN
Credit, Bank & Utility Account Freeze Assistance
Social Media Monitoring & Takeover Alerts Shared Password Vault
Home & Vehicle Title Monitoring Antivirus Payday/Specialty Loan Lock
Gaming Protection Secure Family Onboarding
Sex Offender Geo Alerts Robocall & robotext protection
Social Media Security Settings Caregiver Alert Sharing
High-Risk Transaction Alerts
Financial Account Opening & Takeover Monitoring Utility Account Monitoring



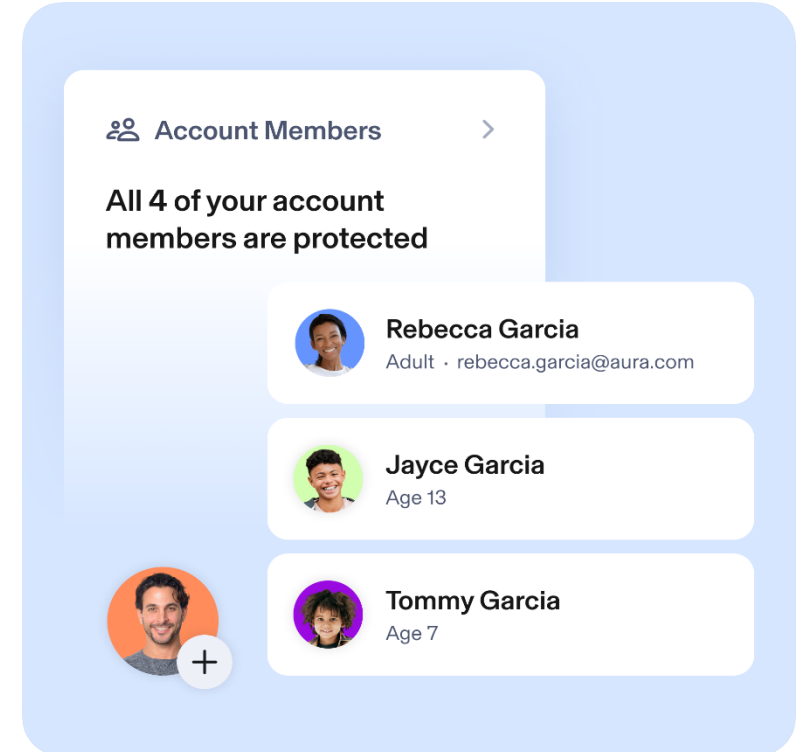
1
App
Login
Support Line

With the most automated features, Aura is smart



Aura offers the broadest family protection

- ✓ ZERO restrictions on definition of adult family member
- ✓ Family plans include 10 additional adults and unlimited minors
- ✓ Child monitoring tools and fully integrated parental controls
- ✓ Each enrolled adult has their own \$5M insurance policy* and private, full-feature portal
- ✓ Primary member not required to obtain SSN to add adult to plan



* As a component of becoming an Aura Plan member, Consumers receive identity theft insurance through a group policy issued to Aura which is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, which is not an affiliate or subsidiary of MetLife. Checking & Savings Cash Recovery and 401(K) & HSA Cash Recovery are part of and not in addition to the Expense Reimbursement limit of liability. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Aura is a solution you can feel good about offering



Highest Rated in App Store vs. Competition (4.6 stars)

Highest rated Identity Theft solution by users on the Apple App Store.



Highly Rated by Industry Experts

Rated #1 Identity Protection Service on Security.Org, and IdentityProtectionReview.com, and Inc. Magazine's 2022 Best in Business Award in Security Category.³



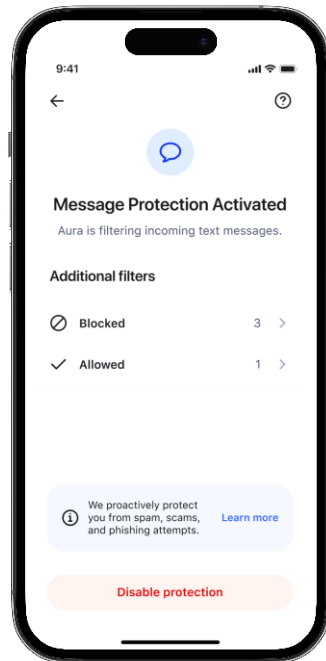
Rated Best Overall in Recent 2022 Mystery Shopper Study

Consistently outperformed key competitors including NortonLifeLock and Allstate in categories including alert speed, user experience, detection, and likelihood to buy.⁴

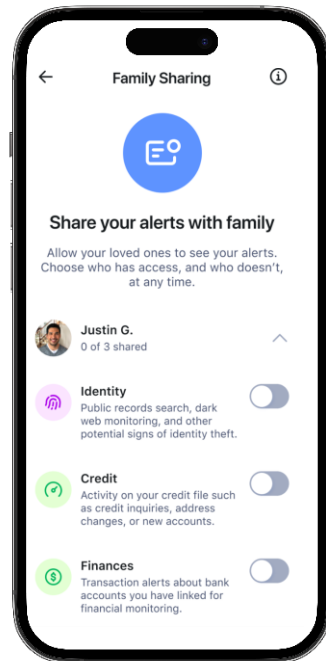


Continued innovation helps employees, and their families stay safe online

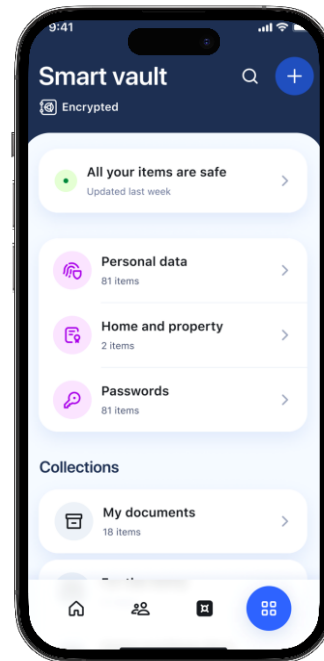
Coming in the First Half of 2023



AI-Powered Call & Text Screening



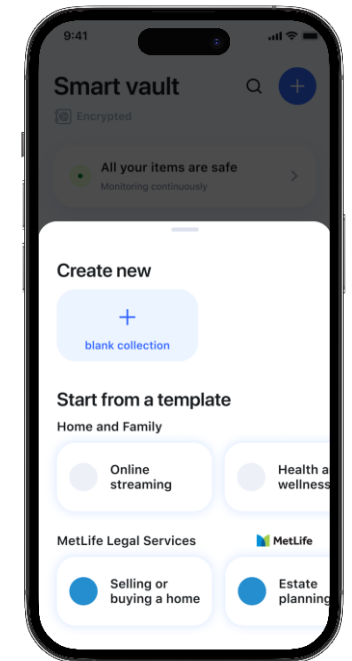
Family Sharing



Smart Vault

Under Exploration

Securely store and share the sensitive data and digital files that are part of your Legal plan with loved ones in our Smart Vault.



Aura & MetLife Legal Integration

Product integrations enhance the value to employees through important life milestones



Digital Estate Planning

Congrats on completing your digital estate plan!



Add the completed documents to your Aura Vault for secure storage and family sharing.

Buying a Home

Need legal help buying or selling your home? Connect with a local attorney covered by your legal plan now.



We've detected a new mortgage loan inquiry on your credit file.

Caregiver Support

You recently completed Power of Attorney documents for a family member.



Add your loved one to your Family Plan to monitor their accounts and assets and protect them from scams.

Money Matters

Need legal help with debt collection or bankruptcy challenges? Connect with a local attorney covered by your legal plan now.



You have one or or more accounts on your credit file that is over 90 days delinquent.



DEMO

Plan options

Voluntary or Employer-Paid

All Plans Include:

\$5M Insurance Policy*
(per adult)

Family plans have unrestricted
definition of adult family member

1 mobile app for all features

24/7 U.S.-Based Customer Care

White Glove Resolution Services

Lost Wallet Protection and \$500
emergency cash

*Differentiated or unique to Aura	Protection (Individual or Family)	Protection Plus (Individual or Family)
Financial Fraud Protection		
Credit Monitoring	1B	3B
Annual Credit Report	1B	3B
Monthly Credit Score	✓	✓
Credit, Bank, and Account Freeze Assistance	✓	✓
Home and Vehicle Title Monitoring	✓	✓
Financial Account Opening and Takeover Monitoring	✓	✓
Financial Transaction Monitoring	✓	✓
Experian Credit Lock		✓
Credit Score Simulator		✓
Privacy & Device Protection		
Password Manager & Automated Password Change	✓	✓
Antivirus	2 devices per adult	Unlimited devices per adult
VPN	2 devices per adult	Unlimited devices per adult
Safe Web Browsing	✓	✓
Email Alias	✓	✓
IP Address Monitoring	✓	✓
Identity Theft Protection		
Privacy Assistant	✓	✓
Smart Vault	✓	✓
Dark Web Monitoring	✓	✓
SSN & Identity Authentication Alerts	✓	✓
Criminal, Court, and Public Record Monitoring	✓	✓
Social Media Account Monitoring & Takeover Alerts		✓
Gamertag Monitoring		✓
Family Safety (Features are included in all family plans)		
Parental Controls	✓	✓
Child SSN Monitoring & Alerts	✓	✓
Child Cyberbullying Protection	✓	✓
3B Child Credit Freeze Wizard	✓	✓
Sex Offender Geo Alerts	✓	✓
Family Sharing	✓	✓



MetLife



Pet Insurance



A Fetching Proposition

MetLife Pet Insurance

Underwritten and Issued by Metropolitan General Insurance Company



Many pet parents are willing to go above and beyond to care for their pets



Pet adoption
on the rise

2.4M

Dogs and Cats were adopted from shelters between Jan and Nov 2020¹

Putting
pets first

52%

of pet parents spend more on their pets than they do on themselves²

Willing to go
great lengths

1/3

of pet parents said they usually end up exceeding their budget by at least \$500 whenever they take their pet to the vet³

¹ [Shelter Animals Count](#), Data Dashboards, 2020.

² 2021 MetLife/OnePoll Civic Survey

³ Data gathered by CivicScience; September 2022.

MetLife Pet Insurance can cover a wide variety of pet parent needs

Essential Needs

- Cancer
- Diabetes
- Ear infections
- Pancreatitis
- Hip dysplasia
- Cruciate ligament
- And more...

Wellness

- Flea and tick
- Spay and neuter
- Heartworm
- Behavioral training
- Teeth cleaning
- And more...



Sophisticated Care

- Laser therapy
- Holistic care
- Acupuncture
- Hydrotherapy
- IVDD
- Grief counseling
- And more...

Policy Features²

- Telehealth
- Mortality benefits
- Lost pet coverage
- Boarding fees
- Partner rewards
- Deductible savings
- And more...



No surprises!

Coverage includes exam fees, diagnostics and prescription medications, and previously covered pre-existing conditions when switching providers.

² Some policy features are not available in all states.

Support employees with coverage that fits their pet's needs

We offer the flexibility to select various levels of coverage with option to add optional wellness coverage (preventive care).¹



No breed exclusions or upper age limits



Coverage of previously covered pre-existing conditions when switching providers

Only provider offering family plans ¹
(i.e., multiple pets covered by one policy)



Optional Preventive Care included in annual benefit limit



1. Based on a January 2023 review of publicly available summary information. Competitors did not furnish copies of their policies for review. If you have questions about a particular competitor's policy or coverage, please contact them or their representative directly

Proven satisfaction with MetLife Pet Insurance

1,200+

Group sponsorsv

4x

Growth in policies in the last two years

\$40M

Paid in claims in 2022

Nearly **20**

years of pet experience and advocacy¹

75

Net Promoter Score for National Accounts

100%

claims processed within 10 business days or less



We view the delivery of high-quality customer service as a key element in our partnership with our customers, across all lines of coverage

All data MetLife internal data, 2023

Coverage¹ options

Coverage for unforeseen events and circumstances

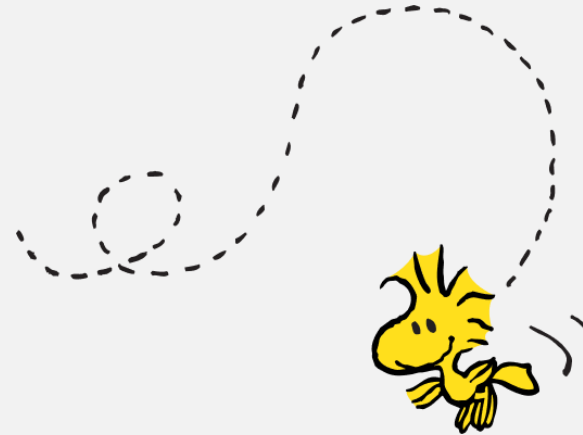
Preventive Care



Accident & Illness

Coverage for the unexpected:

- Covered accidental injuries such as broken bones, foreign object ingestion
- Covered illnesses such as allergies, ear infections, masses, cancer, hip dysplasia



Wellness

- **Optional coverage with additional charge**
- **For wellness visits, including:**
 - Vaccinations
 - Flea/tick medications
 - Wellness visits
 - Teeth cleaning
 - Spay/neuter
 - And more

Types of policies

Category	Options	Most Popular*	
Benefit Limits	\$500 to \$25,000 (in \$1,000 increments) OR Unlimited annual limit ¹ option (Benefit allowance resets each year for the life of the pet)	\$5,000	
Deductibles	\$0 to \$2,500 annually (\$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500) ²	\$250 annually	
Reimbursements	50% to 90% ³	90%	
Routine Wellness	Included or waived	Included	
	Avg. annual premium	2 Yr. Mixed Dog \$500 – \$600	2 Yr. Mixed Cat \$300 – \$400

Web enrollment defaults to most popular. Customers can easily customize plan design parameters!

¹Unlimited benefit option subject to availability. Unlimited option not available for exotic pets. Pet age restrictions may apply. The maximum annual limit offered for exotic pet coverage is \$10,000.

²For exotic pets, deductible options are \$0-\$2,500

³Reimbursement options include: 50%, 70%, 80%, and 90% Pet age restrictions may apply.

* Based on MetLife internal data.

Information required to generate a quote¹



The Pet Parent

- ZIP code



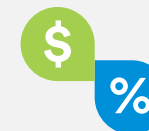
The Pet

- Pet species (dog/cat)
- Pet age
- Pet breed



The Selected Policy Options

- Annual limit
- Deductible
- Reimbursement
- Optional wellness coverage (preventive care)²



Discounts³

- Affinity group discount of 10%⁴
- Active Healthcare Workers 10%⁵
- Military, Veteran and First Responders 10%⁵
- Internet discount - \$1 off monthly rate⁶
- Multi-policy discounts (5% for the 2nd policy and 10% for each policy thereafter)⁷

¹ Enrollment and installment fee may apply depending on the state.

² Can be purchased at an additional cost.

³ When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.

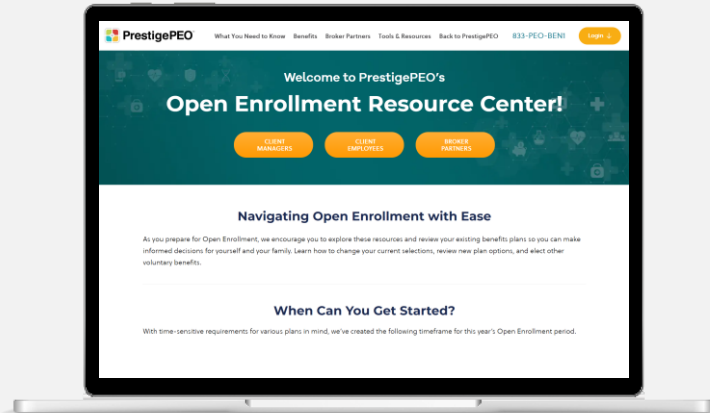
⁴ Discount is not available in MN or TN. This discount is only available to individuals who are eligible members or employees of an entity that has arranged for MetLife Pet to offer pet insurance (the discount is 10% for Employer Groups and 5% for Associations).

⁵ Discount may not be available in all states. A discount is available to Healthcare Workers, First Responders, and serving and retired members of the Armed Forces.

⁶ When coverage is purchased on-line, a premium discount will apply during the first year of the policy.

⁷ A multi-policy discount is not available when enrolling into a Family Plan.

Questions / Comments / Discussion?



You can view today's presentation and video recording by visiting:

<https://www.prestigepeo.com/openrollment/>

Navigate to the Client Employees Section



Join us on **LinkedIn, Facebook, Instagram, Twitter, and YouTube** to receive event notifications and weekly updates



Reach out to your support teams – HR and Compliance, Employee Benefits, and Payroll directly from our **PrestigeGO mobile app**



PrestigePEO™

Human Resources, Employee Benefits, and Payroll Simplified

You started your business because you had a great idea. We started our business to handle the rest.