

Group Term Life and AD&D Insurance

California Association of REALTORS®

Build Your Benefit: With MetLife's Term Life insurance, your association gives you the opportunity to buy valuable life insurance coverage at competitive group rates*.

	Member/Employee Benefit
Insurance Schedules	<u>Option 1: Flat \$25,000</u> <u>Option 2: Flat \$50,000</u>
Non Medical Maximum	\$50,000
Overall Benefit Maximum	\$50,000
AD&D ¹	Duplicates Life Option
Member or Employee Contribution	100%

Life Insurance coverage is guaranteed for new members or W-2 employees of C.A.R. members who enroll during their initial eligibility period and who have not been hospitalized within 90 days of making application. The initial eligibility period for a new member or employee is within 31 days of becoming eligible. Members/employees become eligible on the first of the month following one month of membership or full time employment.

Any purchase of benefits which does not take place within 31 days of member's/employee's eligibility effective date is subject to evidence of insurability. If hospitalized within 90 days of making application, evidence of insurability will be required. Affiliate members are not eligible for guaranteed life coverage but may apply for coverage with evidence of insurability. If evidence of insurability is required, coverage is not guaranteed. Coverage is subject to the approval of MetLife.

*The group contract provides MetLife with the right to adjust the rates and/or the rate guarantee period should overall group participation change significantly.

¹ AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Specific information pertaining to your insurance can be obtained by contacting your benefits administrator.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.



California Association of REALTORS® Monthly Dental & Vision Rates Group Insurance Program



Rating Regions For MetLife Group Dental Coverage

Rating Region 1 Counties
Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Fresno, Glenn, Humboldt, Imperial, Lake, Madera, Marin, Mariposa, Mendocino, Merced, San Luis Obispo, San Mateo, Sierra, Solano, Sonoma, Stanislaus, Tulare and Yolo

Rating Region 2 Counties
Alameda, Contra Costa, Del Norte, Inyo, Kern, Kings, Lassen, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, Santa Clara, Santa Cruz, Shasta, Siskiyou, Sutter, Tehama, Trinity, Tuolumne and Yuba

Rating Region 3 Counties
Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara and Ventura

MetLife Group Dental Rates Effective January 1, 2026 through December 31, 2026

MetLife Group PPO Dental (for All Regions) Note: Rates Subject to Change on 1/1/27

Monthly Rates	Value Plan			Select Plan			Choice Plan		
	Region 1	Region 2	Region 3	Region 1	Region 2	Region 3	Region 1	Region 2	Region 3
Member Only	\$42	\$37	\$40	\$74	\$68	\$72	\$90	\$90	\$96
Member + Spouse	\$89	\$80	\$84	\$151	\$133	\$144	\$180	\$180	\$191
Member + Child(ren)	\$108	\$98	\$104	\$190	\$171	\$178	\$228	\$228	\$241
Family	\$129	\$115	\$123	\$223	\$197	\$212	\$306	\$306	\$323

If a member cancels their C.A.R. Group dental coverage and later wants to enroll, they will not be eligible until the next open enrollment date following 13 months after their termination date. An exception could apply for those members who are coming off another group dental coverage plan.

MetLife Life and AD&D Insurance Rates effective January 1, 2026 through December 31, 2026

MetLife Life & AD&D Insurance (for All Regions) Note: Rates Subject to Change on 1/1/27

Member's Age	Under 30	30-39	40-49	50-54	55-59	60-64	65+
\$25,000 of Coverage	3.53	5.28	8.75	15.68	26.78	36.83	67.35
\$50,000 of Coverage	7.06	10.56	17.50	31.36	53.56	73.66	134.70

Above rates are for life insurance for eligible REALTOR® members; full time employees of REALTORS® or full time employees of C.A.R. boards. Rates are based on subscribers attained age. Life coverage is guaranteed only for new REALTOR® members or employees who enroll during their Initial Eligibility Period and who have not been hospitalized within 90 days of making application. Anyone hospitalized within that time frame will be required to submit evidence of medical insurability and coverage will not be guaranteed. The Initial Eligibility period is the 31 days following one month of membership or full time employment. Existing C.A.R. members may apply but coverage will be subject to underwriting approval. See Plan Summaries for additional information on coverage, including exclusions and limitations.

VSP Vision Plan Rates effective January 1, 2026 through December 31, 2026

VSP Vision Plan (for All Regions) Note: Rates Subject to change on 1/1/27

	Basic Vision	Enhanced Vision
Member Only	\$9	\$14
Member + Spouse	\$18	\$24
Member + Children	\$16	\$24
Member + Family	\$25	\$35

If a member cancels their C.A.R. Group vision coverage and later wants to enroll, they will not be eligible until the next open enrollment date following 13 months after their termination date. An exception could apply for those members who are coming off another group vision coverage plan.

Note: Dental, Vision, and/or Life Insurance Plans may be purchased with or without Medical Coverage. If you enroll on a Dental Plan without Medical Coverage a \$5 administration fee will be added. If you enroll in a Vision or Life Insurance Plan without a Medical or Dental Plan a \$2 administration fee will be added.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details. Insurance coverage is issued by Metropolitan Life Insurance Company, New York, NY 10166.

Group dental insurance policies featuring the MetLife Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166. Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claim and network administration services are provided through Vision Service Plan (VSP). VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates.

MetLife Voluntary Accidental Death & Dismemberment (VADD) Insurance BENEFIT SUMMARY

Voluntary AD&D	Accidental Death & Dismemberment provides a benefit in the event of death or dismemberment resulting from a covered accident		
Eligibility	Active C.A.R Members and their full-time W2 Employees Working 30 or more hours per week		
Coverage Amounts	\$250,000 \$500,000 Family Protection Plus *		
Annual Premium * Voluntary AD&D	Member / W-2 Employee	\$250,000	\$74.00
	Member / W-2 Employee	\$500,000	\$143.00
	Family Protection	\$250,000	\$140.00
	Family Protection	\$500,000	\$275.00
<i>*Annual Premium Includes a \$5.00 Administration Fee</i>			
Age Reduction	None		
Covered Loss by Accident Type			
Loss of:			
<ul style="list-style-type: none"> • Life • Combination of Hand – Foot – and/or Eye • Paralysis of both Arms and Both Legs • Brain Damage 		100%	
Loss of:			
<ul style="list-style-type: none"> • Arm • Leg 		75%	
Loss of:			
<ul style="list-style-type: none"> • Hand • Foot • Sight of One Eye • Speech • Hearing 		50%	
Loss of:			
<ul style="list-style-type: none"> • Thumb & Index Finger on the same hand Paralysis of one Arm or Leg 		25%	

Voluntary AD&D Features¹

- Accelerated Benefits Option²
- Total Control Account^{®3}

AD&D Features¹

- Seat Belt Benefit
- Child Care Benefit
- Total Control Account[®]
- Air Bag Benefit
- Common Carrier Benefit
- Travel Assistance and Identity Theft Solutions⁴

Family Protection Plus*

The amount of insurance applicable to family members is express as a percentage of the amount the employee selects on the following basis:

- Spouse, no eligible dependent child or children – 50%
- Spouse, and eligible child or dependent children - Spouse: 40%, Each Child: 10%
- No Spouse but dependent child or children – Each Child: 15%

What Is Not Covered?

Like most insurance plans, this plan has exclusions. In addition, a reduction schedule may apply. Please see your benefits administrator or certificate for specific details.

For AD&D coverage only, no benefit will be paid for any loss resulting from or caused or contributed to by: physical or mental illness or infirmity or the diagnosis or treatment of such illness or infirmity; an infection, other than infection occurring in an external accidental wound; suicide or attempted suicide; intentionally self-inflicted injury; war, whether declared or undeclared; or act of war, insurrection, rebellion, or riot; committing or trying to commit a felony; the voluntary intake or use by any means of any drug, medication or sedative, unless it is taken or used as prescribed by a physician, or an "over the counter" drug, medication or sedative taken as directed; alcohol in combination with any drug, medication, or sedative; or poison, gas or fumes. Exclusion for Intoxication: We will not pay benefits under this section for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident. Intoxicated means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

AD&D coverages are provided under a group insurance policy (Policy Form GPNP99 or G2130-S) issued to your employer by MetLife. AD&D coverages under your employer's plan terminates when your employment ceases when your AD&D contributions cease, or upon termination of the group insurance policy. Should your AD&D insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and your employer. Specific details regarding these provisions can be found in the certificate. If you have additional questions regarding the AD&D Insurance program underwritten by MetLife, please contact your benefits administrator or MetLife. Like most group AD&D insurance policies, MetLife group policies contain exclusions, limitations, terms and conditions for keeping them in force. Please see your certificate for complete details.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and your employer. Specific details regarding these provisions can be found in the certificate.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

1 Features may vary depending on jurisdiction.

2 The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g)). This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. You may elect to accelerate benefits more than once. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance (LTC) law. This policy or certificate is not a California Partnership for Long-Term Care program policy. LTC insurance provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that need constant supervision. This policy or certificate is not a Medicare supplement (policy or certificate). This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse or your family.

3 Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

4 Travel Assistance and Identity Theft Solutions services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.