

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

For all benefits other than the core dental and vision plans, premiums are paid by the employee.

<b>Dental Insurance<sup>1</sup></b>	Includes a core plan (paid for by the SEC) and a buy-up plan (incremental difference paid for by the employee). Both plans include child and adult orthodontia coverage. <ul style="list-style-type: none"> <li>Core plan provides an annual maximum of \$3,500 per person (non-orthodontic) and an orthodontic lifetime maximum of \$4,000.</li> <li>Buy-Up plan provides an annual maximum of \$11,700 per person (non-orthodontic) and a child orthodontic lifetime maximum of \$6,000.</li> </ul>
<b>Vision<sup>2</sup></b>	Includes a core plan (paid for by the SEC) and a buy-up plan (incremental difference paid for by the employee). The Buy-Up plan offers a higher allowance for contact lenses and allows you to choose from having two pairs of prescription eyeglasses, one pair of eyeglasses and a contact lens allowance, or two contact lens allowances.
<b>Short-Term Disability<sup>3</sup></b>	Replaces a portion of your income due to an illness or injury (including childbirth) for up to 12 weeks based on the medically necessary period of recovery.
<b>Long Term Disability<sup>3</sup></b>	Two plan options can replace a portion of your income should you become unable to work and earn a paycheck for an extended period due to an illness or injury.
<b>Optional Life with AD&amp;D (Accidental Death and Dismemberment)<sup>4,5</sup></b>	You can cover yourself, your Spouse/Domestic Partner and Dependent Children: <ul style="list-style-type: none"> <li>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).</li> <li>Spouse/Domestic Partner for up to \$100,000 with medical evidence of insurability (statement of health).</li> <li>Dependent Child for \$10,000 per child.</li> <li>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).</li> </ul>
<b>MetLife Legal Plan with Plus Parents<sup>6</sup></b>	Access to over 18,000 plan attorneys for unlimited covered legal services including: wills, trusts, buying or selling a home and much more. The Plus Parents Plan is offered to cover your parents and parent-in-laws for a subset of services.
<b>Auto and Home Insurance<sup>7</sup></b>	Discounted auto and home insurance is offered by Farmers GroupSelect®. Coverage also available for boats, motorcycles, renters, and more. Call for quotes at any time.
<b>Pet Insurance<sup>8</sup></b>	Covers dogs and cats of all ages and breeds for accidents, illnesses, exam fees, medication and more. Call for a quote at any time.
<b>Critical Illness Insurance<sup>9</sup></b>	Provides a lump sum payment for over 20 covered critical illnesses, such as Cancer <sup>10</sup> , Heart Attack <sup>12</sup> , Stroke <sup>11</sup> , and Kidney Failure. Payments are made directly to you.
<b>Accident Insurance<sup>9</sup></b>	Over 150 covered events <sup>13</sup> such as: fractures <sup>14</sup> , dislocations <sup>14</sup> , concussions, second or third degree burns and more. Payments are made directly to you.
<b>Hospital Indemnity<sup>8</sup></b>	Provides you with payments when you are admitted and when you are confined to a hospital including for pregnancy <sup>15</sup> . Payments are made directly to you.

## Eligibility

Who is Eligible for SEC Select Benefits?

- All full-time and part-time SEC employees who are eligible for Federal Employee Health Benefits. The enrollment process for SEC Select is separate from the enrollment process of FEHB.
- An employee's legal spouse (includes common-law) or Domestic Partner<sup>16</sup>.
- 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, provided the disabling condition began before age 26<sup>17</sup>.

## Enrollment\*

- Benefit selection 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, home and pet insurance.
- You may apply for auto, home and pet insurance 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.
- Please note that you and your family members must all be covered under the same type of plan, enroll all members in either the Core or Buy-Up.

**Qualifying Life Events (QLE)** – You have up to 60 days after the event date to make changes to your benefit plans. If you do not make changes within 60 days of a QLE, you will not be able to make changes without another QLE or until the next Annual Enrollment period. These requirements are mandatory and are not subject to modification by the SEC.

- QLEs consist of:
  - Marriage or Divorce
  - Birth or adoption of a child
  - 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 visit [SEC.gov/SECSelect](https://SEC.gov/SECSelect) or call us with your questions: 1-844-828-3005 (8 a.m. to 7 p.m. ET, Monday through Friday)**

Nothing in these materials is intended to be advice for any particular situation or individual.

\*Eligibility for Farmers GroupSelect products is established by applicable law and underwriting guidelines.

**1** Like most group benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. You may be financially responsible for copayments, deductibles, or any other amounts in excess of those MetLife is required to pay for covered services as described in your dental certificate and/or policy. Ask your MetLife representative for costs and complete details.

**2** Vision insurance is provided by Metropolitan Life Insurance Company, New York, NY. Certain vision claims and network administration services are provided through Vision Service Plan, Rancho Cordova, CA (VSP). VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates. Like most group benefit programs, benefit programs 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.

**3** Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for complete costs and details.

These policies provide disability income insurance only. For policies issued in New York, they do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

**Special Considerations:** If you work in a state with state-mandated disability or paid medical leave benefits

("State Benefits")\*, you should carefully consider whether to enroll for this coverage. If you are eligible for State Benefits, you must apply if required by state law. If permitted, your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. You should consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

\* These jurisdictions include, but may not be limited to, California, Colorado, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Delaware and Minnesota as of 1/1/26, Maine as of 5/1/26, and Maryland as of 7/1/26).

**4** 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 or MetLife.

**5.** 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.

MetLife Group Term Life insurance and AD&D is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.

**6** 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. For costs and complete details of the coverage, call or write the company.

**7** Underwritten by Farmers Property and Casualty Insurance Company, Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. License information at [www.farmers.com](http://www.farmers.com). Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. 4864168.2

**8** Coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886. Availability is subject to regulatory approval. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).

**9** 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: for AX and HI, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG; and for CII, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP19-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

**10** 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 residents, there is an initial benefit of \$100 for All Other Cancer.

**11** In certain states, the Covered Condition is Severe Stroke.

**12** The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.

**13** Covered services/treatments must be the result of an accident as defined in the certificate.

**14** hip fractures may be paid at a reduced percentage of the Fracture Benefit and partial dislocations may be paid at a reduced percentage of the Dislocation Benefit "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.

When the plan pays an admission benefit the confinement benefit may begin on day 2.

**15** 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.

**16** Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

**17** Dependents are not eligible for Disability coverage.

Each insurer operates independently and has sole financial responsibility for its own products.

L0924043424[exp0926][All States][DC, GU, MP, PR, VI]Metropolitan Life Insurance Company, New York, NY

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