



Employee Orientation

Davinci Home Services, Inc DBA It's Maid Day

7/26/22-7/28/22



Welcome to the Davinci Home Services, Inc DBA It's Maid Day benefits booklet for **2022**

- This guide summarizes the benefits plan options available for **2022** with additional information on plan notices, disclosures, and legal requirements. Please review this information as well as the Summary of Benefits from each of the insurance providers so you can make the most informed decisions for you and your family.
- Open Enrollment is scheduled for **7/26 – 8/01, 2022**. Coverage for the plan year will take effect on **09/01/2022**. You will not be able to enroll or change your coverage after this until the next Open Enrollment period or unless you experience a qualified event.
- To be eligible for coverage, employees must be actively employed and work 30 or more hours each week. Eligible dependents are defined as the spouse of the employee or the children of the employee, up to a specific age, as defined by the carrier. *If cover domestic partnerships: Please complete the Domestic Partnership (DP) setup form in order for your DP to be enrolled.*
- If you're a newly hired employee, you'll be able to enroll for coverage outside of the standard Open Enrollment period. After enrolling, your coverage will take effect the first of the following month after eligibility.
- If you have questions, please contact the appropriate health insurance carrier (see Insurance Provider Contact Information on the last page) or the Benefits Department at 1-800-741-6277 opt 4 then opt 2 and email is peo_benefitsteam@paychex.com.

Note: This booklet is intended to provide only the highlights of your benefits; see your plan documents or contact the insurance carriers for full details. If any conflict ever arises between this booklet and the actual plan document, the terms of the plan document will govern in all cases. Davinci Home Services, Inc DBA It's Maid Day reserves the right to change, modify, or terminate the benefit plans at any time. This booklet is not a contract for purposes of employment or payment of benefits.

Benefits to Support You

Physical

- Dental
- Vision
- Group Term Life Insurance
- Short-Term Disability
- Long-Term Disability
- MetLife Voluntary Insurance

Financial

- Working Advantage

Emotional

- Employee Assistant Program

Employee Assistance Program

The Employee Assistance Program is employer-provided, **free** for you and your dependents, and available to full-time and part-time employees.

Services include:

- Personal assistant: Travel coordination, child and elder care referral services, and much more!
- Personal online profile with work and life resources and training courses
- Health and wellness program
- 30-minute legal consultation and referral
- Confidential, professional counseling available over the phone, 24/7



To access EAP, Personal Assistant, Wellness or Work/Life Services:

Simply call 1-800-960-5371 or go to eniweb.com

- **Click on Member Log-In**
- Enter user name and password if a returning user, or if a new user, **click on Register**
- **Enter Company ID: PBS220**
Enter 1st Name and Last Name
- **Click on Next** and then continue to follow prompts

Working Advantage Employee Discount Program

Full-time and part-time employees save on:

- Shopping
- Entertainment
- Theater and events
- Travel



Register for your FREE account today!

1. Go to workingadvantage.com
2. Select the **Register button** at the top of the page
3. Enter the requested information for “**Sign Up to Become a Member**” using **Company ID #710961959**
4. Call **1-800-565-3712**

A woman with long, wavy red hair is smiling and looking down at a smartphone she is holding in her hands. She is wearing a light-colored, textured cardigan over a dark top. In the background, a man is blurred, working at a desk with a laptop. The setting appears to be a modern office with bright, natural light.

Benefits

Effective Date: 09/01/2022

Paychex offers a variety of plan options so you can choose the one that best fits your needs and those of your family.*

*You must meet established eligibility requirements

MetLife

Dental Insurance Plan Option

Website:

Metlife.com

Member services:

800-942-0854



MetLife Your Choice PPO

- \$1,000 annual benefit max
- In and out of network
- Out of network may be balance billed
- Does not include orthodontics

MetLife Platinum PPO

- \$5,000 annual benefit max
- In and out of network
- Out of network may be balance billed
- Does include orthodontics

MetLife

Dental Insurance Plan Option

Website:

Metlife.com

Member services:

800-942-0854

Benefits & Services	MetLife Choice PPO	MetLife Platinum PPO
Preventive Services	Type A	Type A
Office visit	100%	100%
Oral exam	100%	100%
Prophylaxis	100%	100%
Bitewings	100%	100%
Sealants	Not covered	Not covered
Fluoride	100% for child	100% for child
Basic Services	Type B	Type B
Amalgams	50%	80%
Endodontics — Root canal therapy, x-rays	50%	80%
Periodontics — Scaling, root planing, maintenance	50%	80%
Simple extractions	50%	80%
Major Services	Type C	Type C
Crowns	50%	50%
Bridges	50%	50%
Dentures	50%	50%
Endodontics — Molar root canal therapy, x-rays	50%	50%
Orthodontic Services		
Ortho benefit	Not covered	50%

Dental Insurance Comparison



MetLife Your Choice PPO		
Coverage Type	In-Network	Out-of-Network
Type A – Cleanings, oral examinations	100% of Negotiated Fee*	100% of R&C Fee**
Type B – Fillings	50% of Negotiated Fee*	50% of R&C Fee**
Type C – Bridges and dentures	50% of Negotiated Fee*	50% of R&C Fee**
Type D – Orthodontia	No coverage	No coverage
Deductible	In-Network	Out-of-Network
Individual	\$50	\$50
Family	\$150	\$150
Annual Maximum Benefit	In-Network	Out-of-Network
Per person	\$1,000	\$1,000
Orthodontia Lifetime Maximum	In-Network	Out-of-Network
No coverage	No coverage	No coverage

*Negotiated Fee refers to the fees that participating dentists have agreed to accept as payment in full, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated Fee fees are subject to change.



MetLife Platinum PPO		
Coverage Type	In-Network	Out-of-Network
Type A – Cleanings, oral examinations	100% of Negotiated Fee*	100% of R&C Fee**
Type B – Fillings	80% of Negotiated Fee*	80% of R&C Fee**
Type C – Bridges and dentures	50% of Negotiated Fee*	50% of R&C Fee**
Type D – Orthodontia	50% of Negotiated Fee*	50% of R&C Fee**
Deductible	In-Network	Out-of-Network
Individual	\$50	\$50
Family	\$150	\$150
Annual Maximum Benefit	In-Network	Out-of-Network
Per person	\$5,000	\$5,000
Orthodontia Lifetime Maximum	In-Network	Out-of-Network
Per person	\$1,000	\$1,000

**R&C Fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

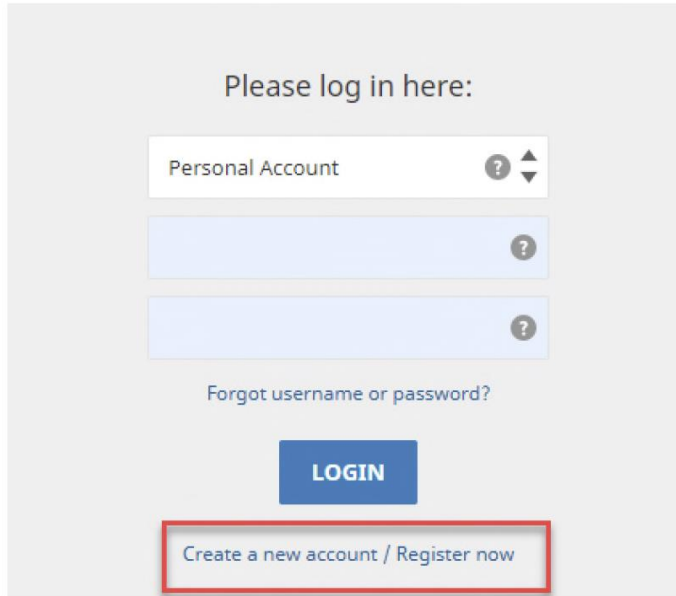
MetLife - How To Print ID Card



SOLUTIONS ▾ SUPPORT ▾ ABOUT US ▾

LOG IN / REGISTER

1. From [MetLife.com](https://www.MetLife.com) click on Login/Register



Please log in here:

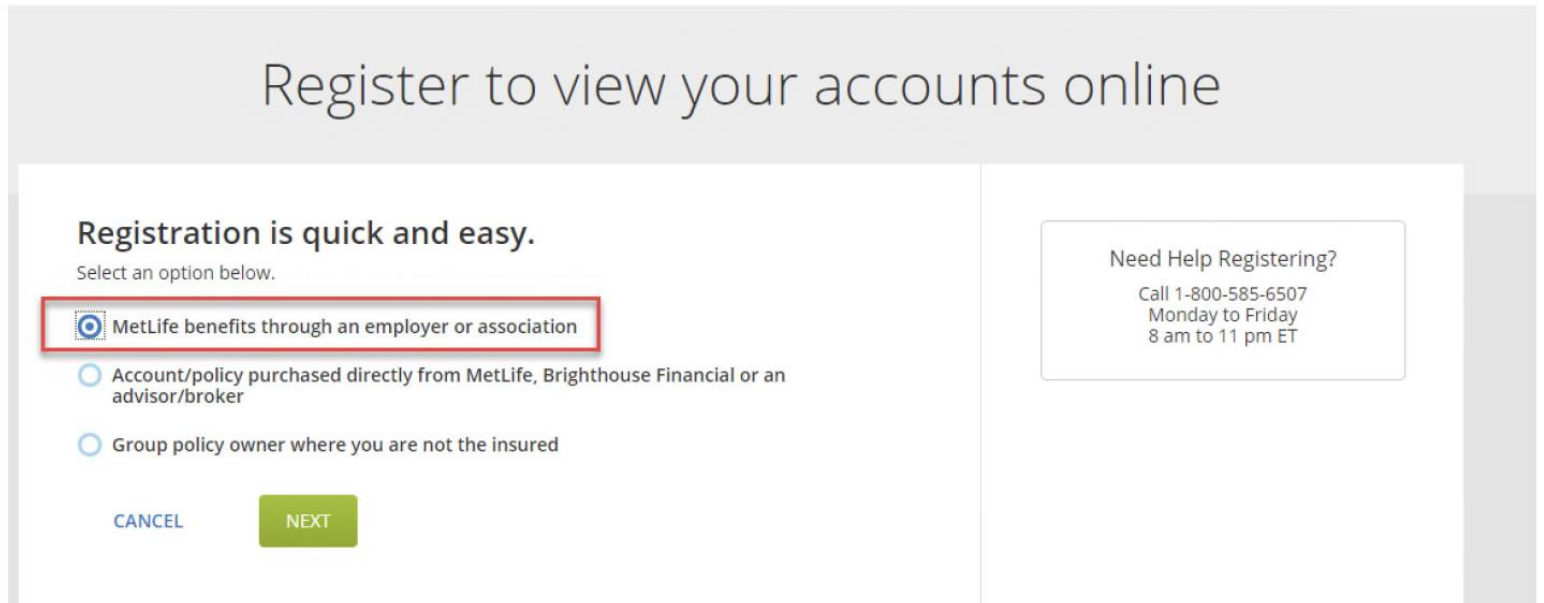
Personal Account

Forgot username or password?

LOGIN

Create a new account / Register now

2. Select Create a new account



Register to view your accounts online

Registration is quick and easy.
Select an option below.

MetLife benefits through an employer or association

Account/policy purchased directly from MetLife, Brighthouse Financial or an advisor/broker

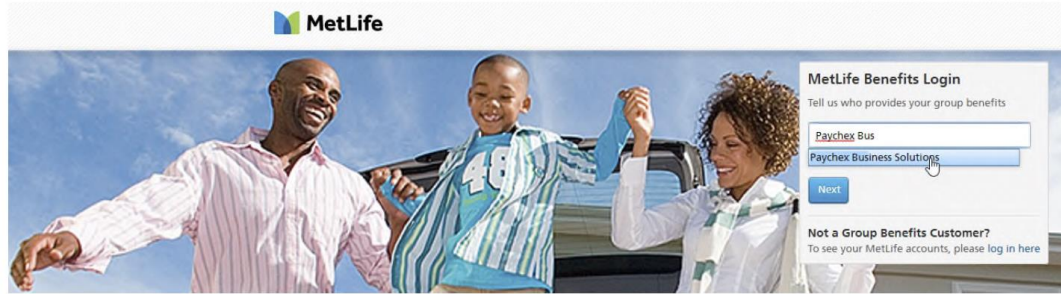
Group policy owner where you are not the insured

CANCEL NEXT

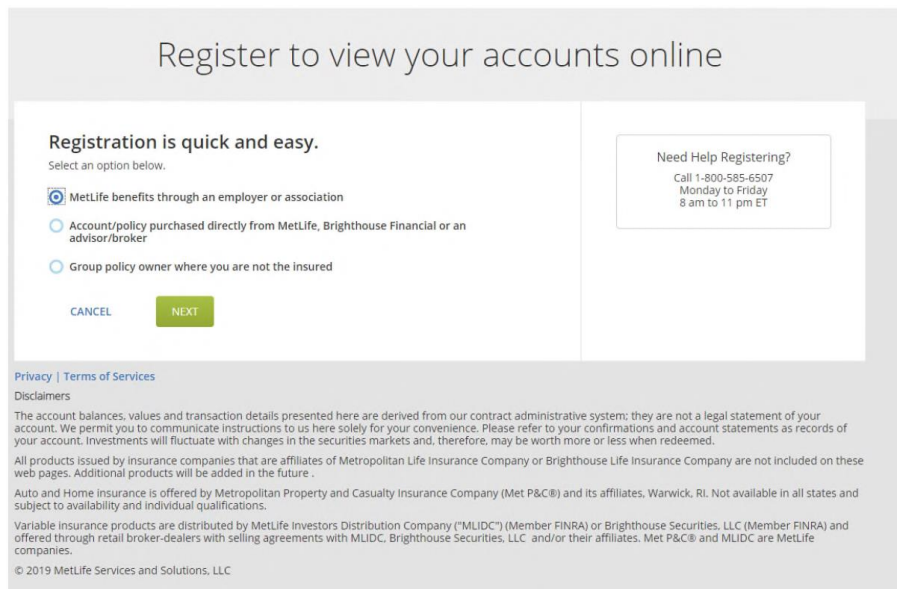
Need Help Registering?
Call 1-800-585-6507
Monday to Friday
8 am to 11 pm ET

3. Select MetLife benefits through an employer or association

MetLife - How To Print ID Card



5. On the Metlife Paychex Business Solutions page, select Log in



4. Type Paychex Business Solutions in the search bar

MetLife - How To Print ID Card

Log in to Your Paychex Business Solutions Account

Enter your username and password to view and manage your policies.

All fields are required.

[I forgot my username or password](#)

LOG IN

CREATE A NEW ACCOUNT

[I'm looking for a different account to log into](#)

6. Select Create a New Account



Already registered? [LOGIN](#)

Register to view your accounts online

1

Create profile

2

Create login

Registration is quick and easy.

[Learn more about who can register.](#)

Register and choose your log in. Then link your accounts for easy access to account details and notifications.

Enter your identification and contact information below.

All fields required unless noted

First Name

Last Name

Quick Address Look-up [?](#)

Paychex Business Solutions

Please answer a few questions that identify you as an associate of this organization.

CANCEL

NEXT

Need Help Registering?

Call 1-800-585-6507
Monday to Friday
8 am to 11 pm ET

7. Complete registration information

MetLife - How To Lookup Dentist

Find a Dental Provider

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching our online **Find a Dentist** directory.

1. **Go to [metlife.com](https://www.metlife.com)**
2. **Select “I want to find a MetLife.”**
Click “Dentist” and enter your ZIP Code and select your network.
3. **Advanced Search**
Use the Advanced Search option to locate a dentist by name, language spoken, specialty or gender.

The image displays two screenshots of the MetLife website's dentist lookup interface. The top screenshot shows a section titled "I am interested in:" with a dropdown menu labeled "Please Select Insurance Type" and a blue "GO" button. The bottom screenshot shows a section titled "I want to find a MetLife:" with a search bar containing "Dentist" and "Vision Provider" options, a search input field, and a blue "SUBMIT" button.

Aetna Vision Care

Vision Insurance Plan Options

Website:

Aetna.com

Member services:

800-704-7287



- Large national network
- Eye exam covered once each year
- Allowances for contacts and frames
- Out-of-network reimbursement available
- Additional discounts available

Vision Insurance Comparison



Aetna Core Vision		
Vision Care Services	Member Cost	Out-of-Network Reimbursement
Exam Options		
Routine/ Comprehensive Eye Exam	\$0 Copay; once every 12 months	Up to \$35
Standard Contact Lens Fit and Follow-Up	\$55	N/A
Premium Contact Lens Fit and Follow-up	10% off retail price	N/A
Frames	\$110 allowance, 20% off balance over allowance; once every 24 months	Up to \$40
Contact Lenses	\$100 allowance, 15% off balance over allowance; once every 12 months	Up to \$50

Aetna Plus Vision		
Vision Care Services	Member Cost	Out-of-Network Reimbursement
Exam Options		
Routine/ Comprehensive Eye Exam	\$0 Copay; once every 12 months	Up to \$35
Standard Contact Lens Fit and Follow-up	\$0 Copay	Up to \$40
Premium Contact Lens Fit and Follow-up	\$0 Copay, 10% off retail price, then apply \$55 allowance	Up to \$40
Frames	\$160 allowance, 20% off balance over allowance; once every 12 months	Up to \$80
Contact Lenses	\$160 allowance, 15% off balance over allowance; once every 12 months	Up to \$128

Aetna - How To Lookup Vision Providers

aetna[®] Member Login | Find a Provider

Why Aetna Vision Preferred? | Vision Wellness | Legal notices: Health benefits & health insurance plans contain exclusions and limitations

Welcome to Aetna VisionSM Preferred

Experience a new level of caring

Let us help you take better care of your vision and overall health. And get the look you want, too. It's simple:

- Convenience from one of the largest networks in the country
- The frame styles you want, from where you want
- More opportunities to help improve overall health

MEMBER LOGIN >

FIND A PROVIDER >

1. Go to [AetnaVision.com](https://www.aetnavision.com). A login is not needed. Simply click Find a Provider

aetna[®]

Begin Your Search

03716 X Or Use My Location

What else is important?

Get Results Advanced Search

* Required Field

Locate a Provider

If you, or someone you are helping, has questions about your benefit, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-888-249-5194. Access TTY Services by dialing 711.

NOW AVAILABLE! Order contacts online using in-network benefits! Visit www.contactsdirect.com today! Use code AETNA in cart for FREE express shipping.

Search Results will display up to 100 providers near the zip code entered. For more information call the Customer Care Center 1-877-9-SEE-AETNA (1-877-973-3238). Monday through Saturday 7:30 AM to 11:00 PM ET and Sunday 11:00 AM to 8:00 PM ET

ATTENTION: IF THERE IS A STATEMENT THAT PROVIDER MAY NOT ACCEPT ALL DISCOUNTS, THEN THAT PROVIDER HAS NOT AGREED TO PROVIDE DISCOUNTS TO DISCOUNT PROGRAM MEMBERS IN YOUR STATE.

For laser vision correction providers, please call 1-800-422-6600.

2. Enter your zip code. You can also limit your search by commonly used criteria (**what else is important?**) Click **Get Results** to see in-network vision providers in your area.

Short-term and Long-term Disability

Short-term Disability (STD)

A type of insurance benefit that can replace up to 60% of an eligible employee's income when they are disabled and unable to work due to illness or an accident.

Long-term Disability (LTD)

A type of insurance benefit that can replace up to 60% of an eligible employee's income when they are disabled and unable to work due to illness or an accident, after STD has been exhausted.



Employee Paid Disability



MetLife Insurance Company		
Maximum Benefit	Duration of Benefit	Elimination Period
Short-term Disability		
60% of income up to \$2,000 a week	13 weeks	14 days
Short-term Disability		
60% of income up to \$2,000 a week	26 weeks	14 days

Employee Paid Disability



MetLife Insurance Company		
Maximum Benefit	Duration of Benefit	Elimination Period
Long-term Disability		
60% of income up to \$5,000 a month	Through disability period, up to retirement	90 days
Long-term Disability		
60% of income up to \$5,000 a month	Through disability period, up to retirement	180 days

Life Insurance/Accidental Death and Dismemberment (AD&D)

Hartford Life Insurance Company

- \$25,000 company-paid group term life

Voluntary life insurance

- \$10,000 increments up to the lesser of 5 times salary or \$1,000,000
- Guaranteed issue up to 3 times salary or \$400,000 (includes all life insurance)
- Evidence of insurability (EOI) above guaranteed issue
- Option to enroll in life insurance for spouse up to \$20,000 (\$1.40 per \$5,000) and dependent children up to \$10,000 (\$0.20 per \$2,000)
- Age reduction rule applies to this policy



Age range	Price per month per \$1,000
< 24	\$0.05
25-29	\$0.06
30-34	\$0.07
35-39	\$0.08
40-44	\$0.09
45-49	\$0.13
50-54	\$0.19
55-59	\$0.34
60-64	\$0.52
65-69	\$0.89
70 >	\$1.51

Example: A person 43 years old wants \$40K in coverage

\$40,000 divided by \$1,000 = **\$40**

\$40 X \$0.09 = **\$3.60 per month**

MetLife Voluntary Insurance



Accident Insurance

(Low and high plans available)

Accidents happen frequently and can be very costly. Even the best medical plans may leave you with extra out-of-pocket expenses when dealing with accidents. **Accident Insurance** can help you be better prepared. There are over 150 covered conditions associated with an accident that could trigger benefits, **including injuries, hospitalization, medical services and treatments.**

Critical Illness Insurance

Help protect your family and your budget from the impact of a **critical illness**. Coverage includes conditions such as **heart attack, cancer,* or stroke.**** A lump-sum payment is made directly to you to use any way you see fit, whether it's for everyday living expenses or out-of-pocket medical costs like copays and deductibles.

Hospital Insurance

(Low and high plans available)

Hospital visits and stays are costly and often unexpected. If you are out of work unexpectedly, you may have trouble meeting household expenses such as **your mortgage and car payment**, on top of any medical expenses that you are obligated to cover like **deductibles, copays and out-of-network care or treatments.** With **Hospital Indemnity Insurance**, you receive a lump-sum payment to help cover costs that result from a hospitalization.‡

MetLife Voluntary Insurance (Continued)



Legal Insurance

Legal coverage means added peace of mind. There's a low monthly cost for unlimited use. MetLaw provides you access to legal advice and representation on a wide range of matters, including wills, real estate matters, traffic offenses, adoptions and much more. Once enrolled, you'll have a nationwide network of more than 14,000 participating plan attorneys to choose from.

Know the facts: 70% of us have at least one ongoing legal issue annually.[‡]

Have Questions?

Please call MetLife directly at **1-800-GET-MET8 (1-800-438-6388)**. For more detailed plan information and rates, please visit paychexflex.com



What's Next?

Next Steps on Paychexflex.com

All completed forms are due no later than

8/01/2022

- You will receive an email with a link to complete your enrollment electronically
- Complete onboarding via desktop PC, laptop, tablet, or mobile web browser

- ✓ Step 1 Paychex Flex registration
- ✓ Step 2 Elect your benefits
- ✓ Step 3 Complete your payroll information



Benefits Elections – Online Enrollment

Getting started

- All eligible employees must complete online enrollment
- Policy information is required if covered under another plan
- Dates of birth and social security numbers are required for employee and dependents
- Select plan type and level of coverage



Payroll – Online Enrollment

Getting started

- Personal information
- Employee acknowledgements
- Federal tax withholdings (as applicable)
- State withholdings form (as applicable)
- W-4
- Voluntary Self Identification (EEO)
- Direct deposit enrollment



Sample Welcome Email

Dear John Smith:

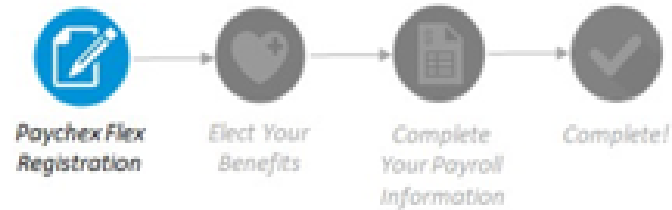
Welcome to Paychex PEO

Congratulations, you and your employer, Test Client, have joined a world class professional employer organization. This email will help you enter your information online into our payroll and benefits systems. If you have questions during the process, you can contact us at 800-741-6277, option 4, or PEOOnboardingSupport@paychex.com, and one of our trained specialists will be happy to help.

It's important to complete these steps by 11:59 p.m. ET on 7/20/2018

Our Electronic Onboarding is easy. Let's get started!

Your Onboarding Progress



Registration on www.paychexflex.com

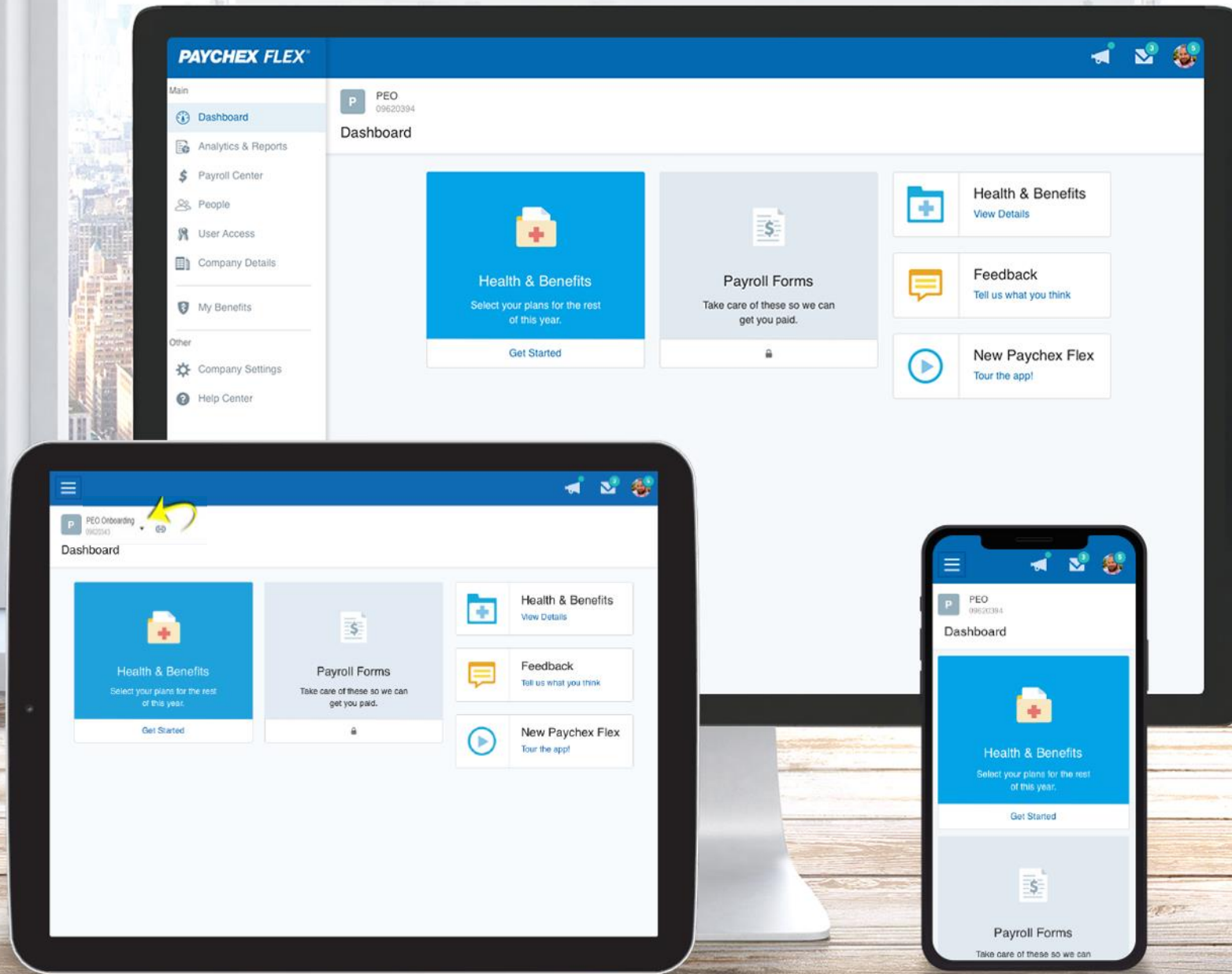
Paychex Flex Login

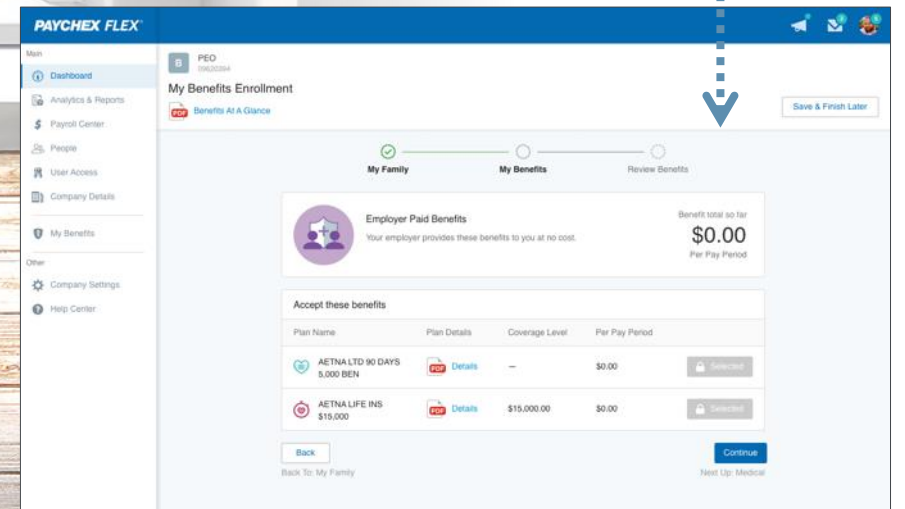
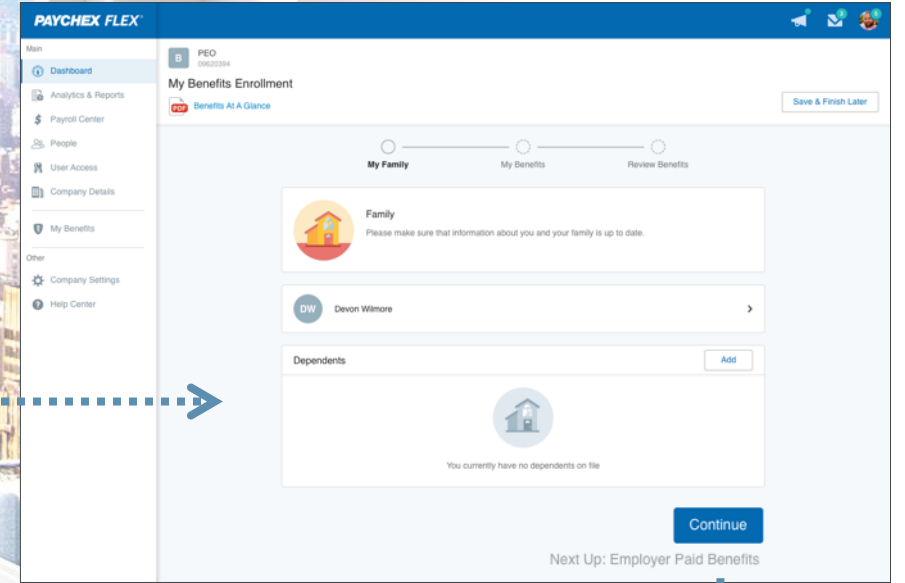
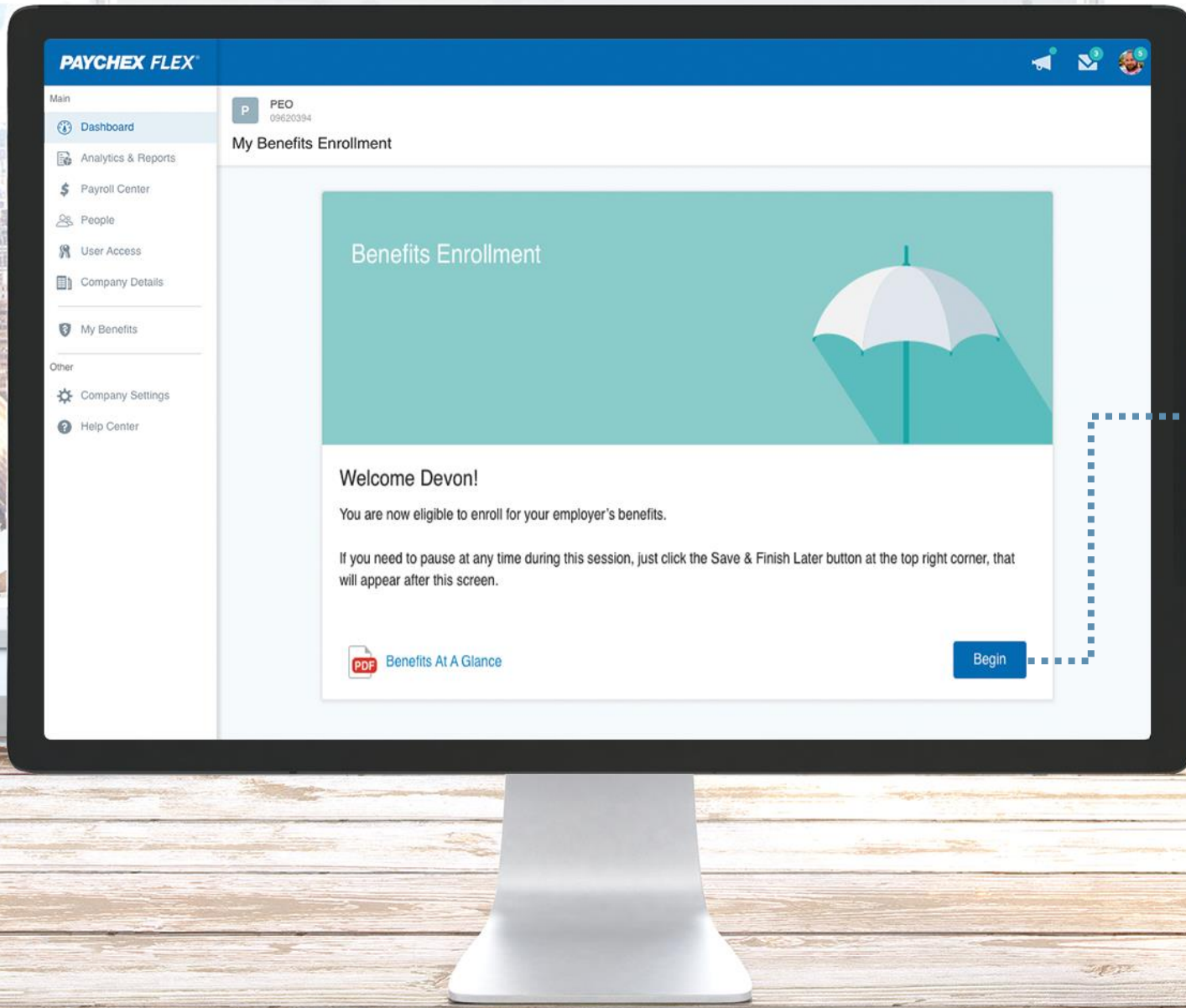
Enter Username

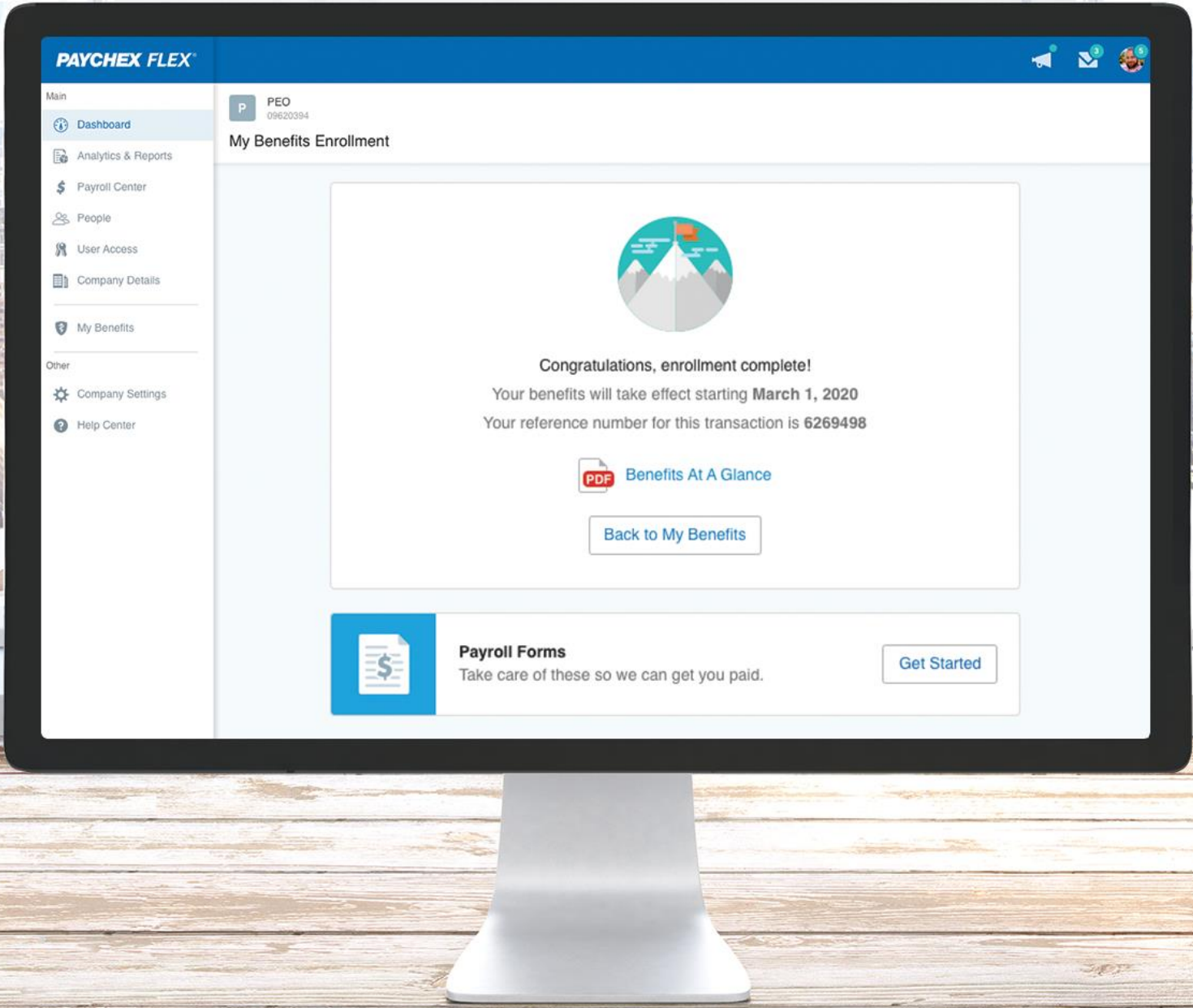
Next



[Sign-Up](#) · [Forgot Username or Password?](#)





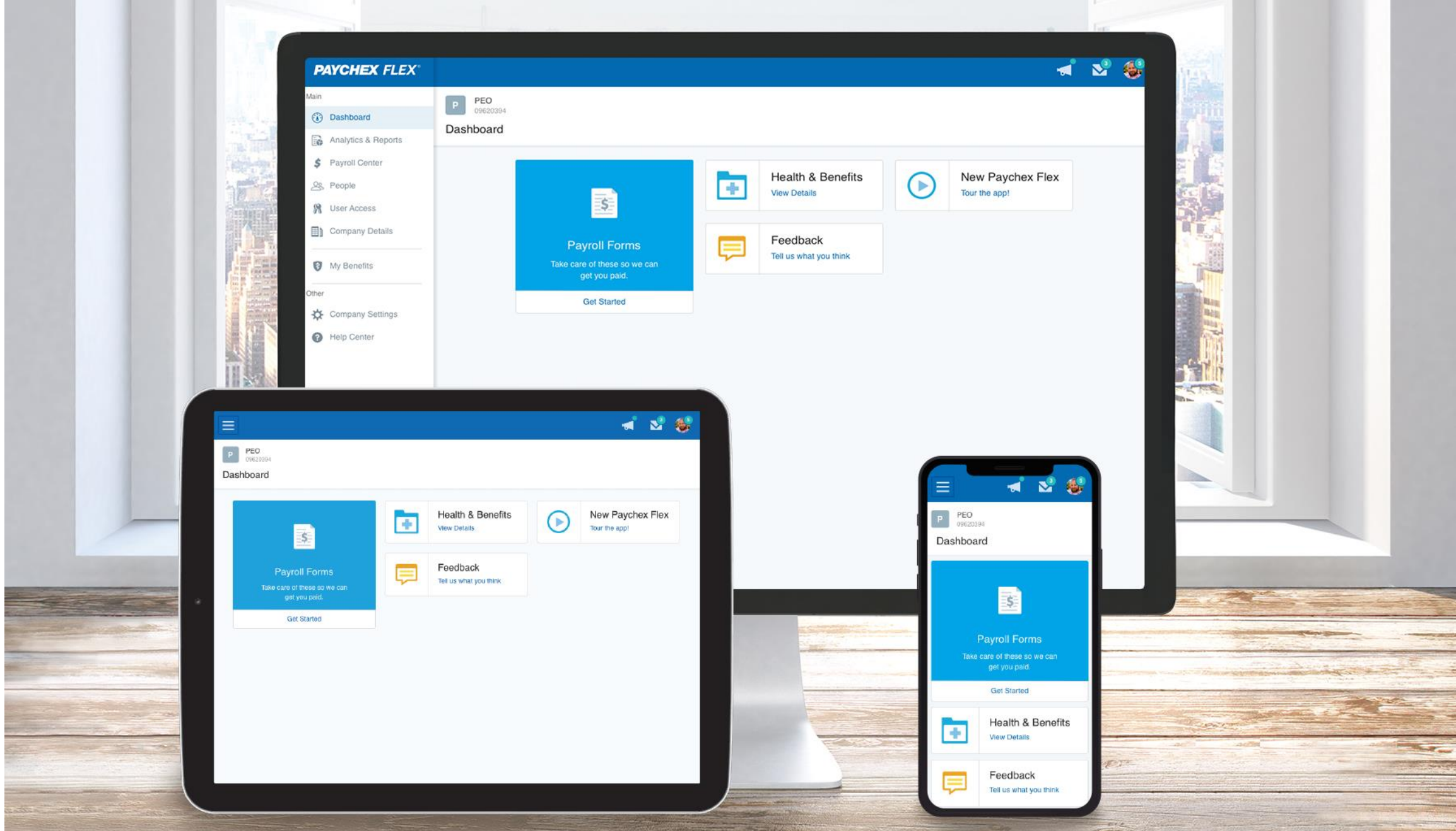


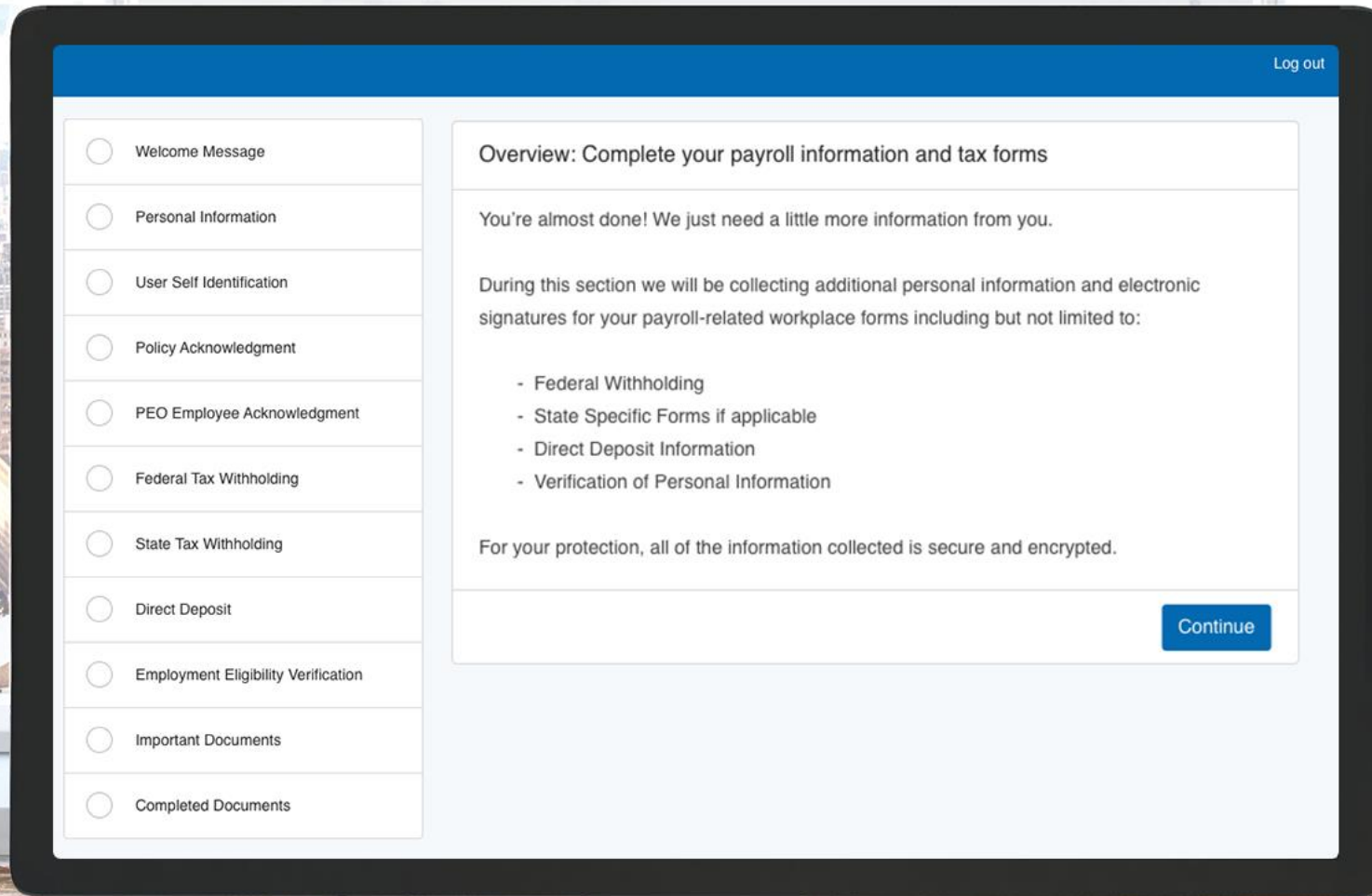
Changing Your Benefits

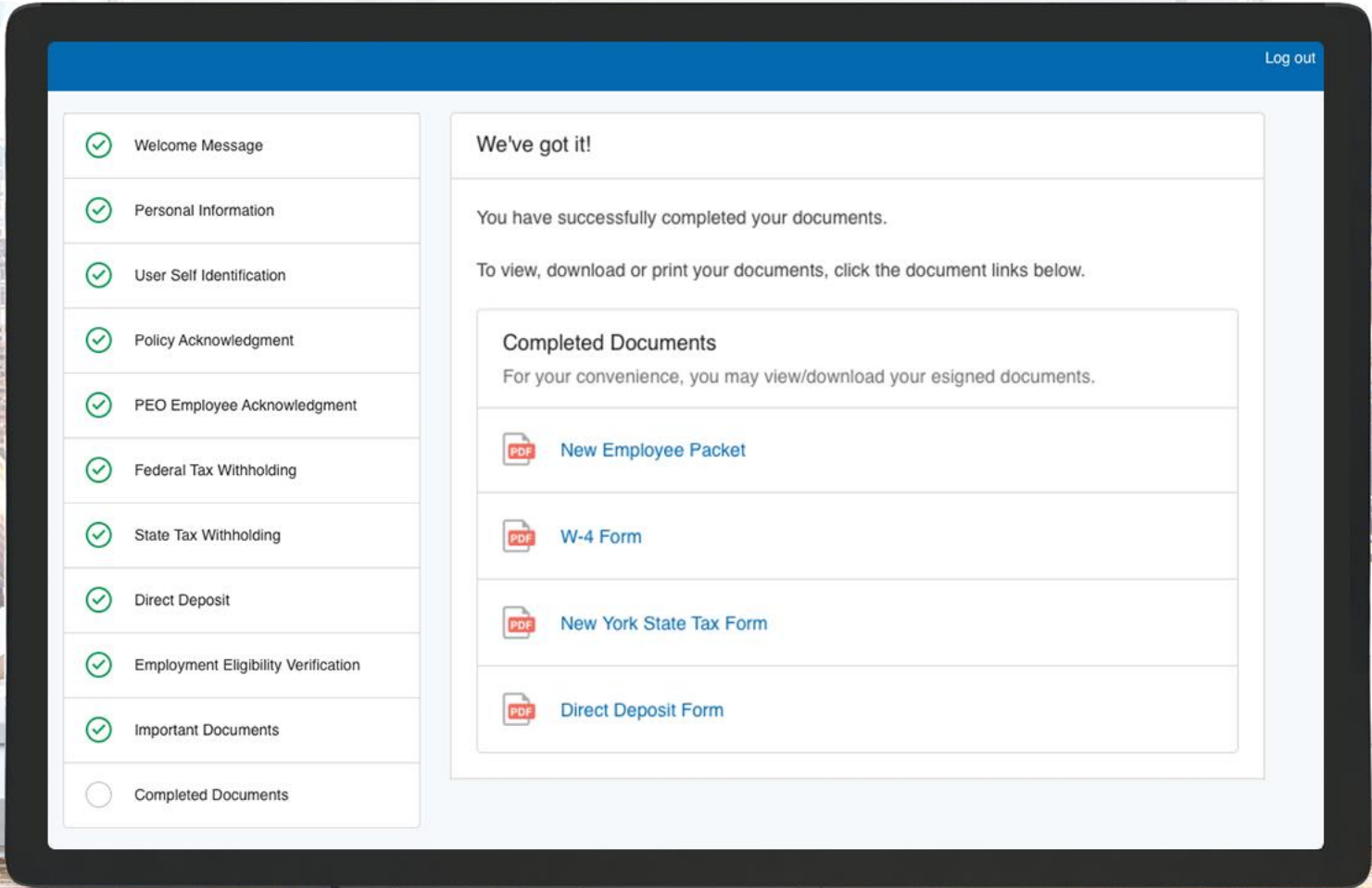
You will not be able to make changes to your plan midyear unless you experience a qualifying event.

If an employee does experience a qualifying event, they have **30 days to report** that event (preferably online) and make the appropriate changes to their plan. Otherwise the plans that employees enroll in will remain in effect until December 31. The next opportunity to make a change to benefits is during annual enrollment in the fall.









Welcome Message

Personal Information

User Self Identification

Policy Acknowledgment

PEO Employee Acknowledgment

Federal Tax Withholding

State Tax Withholding

Direct Deposit

Employment Eligibility Verification

Important Documents

Completed Documents

We've got it!

You have successfully completed your documents.

To view, download or print your documents, click the document links below.

Completed Documents

For your convenience, you may view/download your esigned documents.

 [New Employee Packet](#)

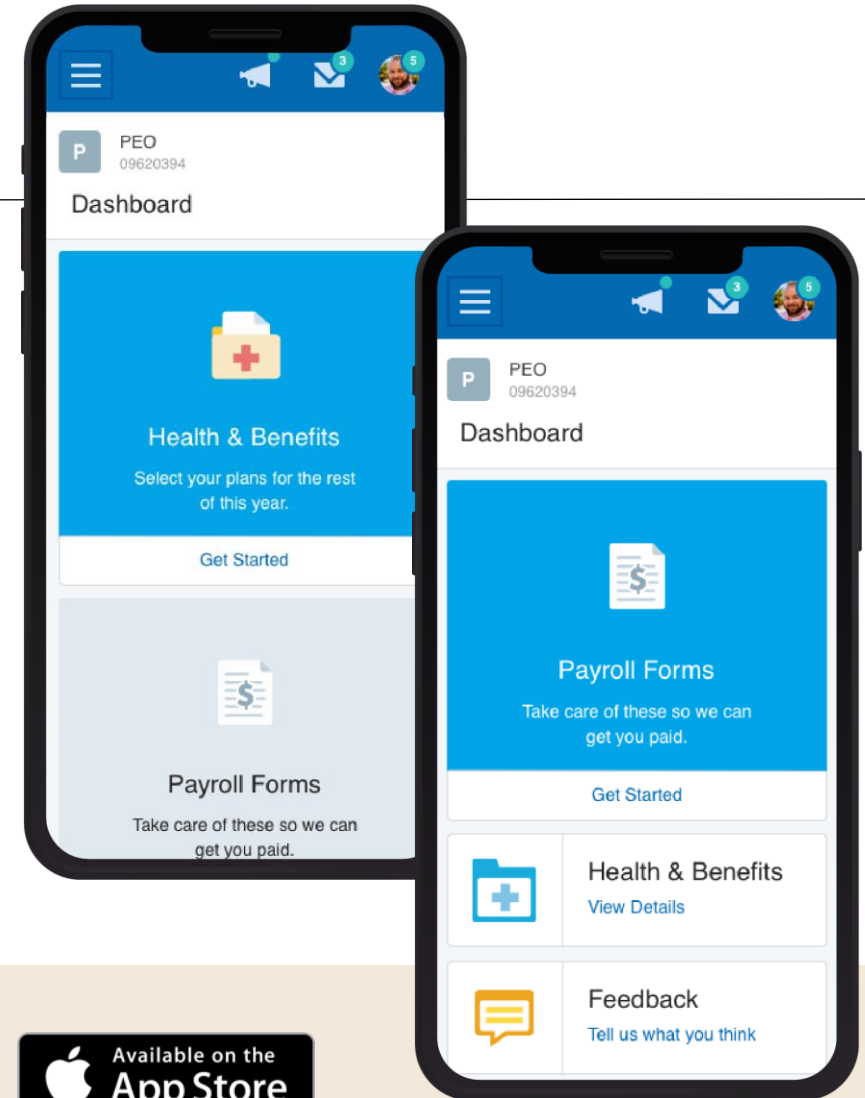
 [W-4 Form](#)

 [New York State Tax Form](#)

 [Direct Deposit Form](#)

Paychex Flex® App

Paychex makes it easy to select your health plans and manage your benefits and payroll information through the Paychex Flex App.



Download the Paychex Flex app on your mobile phone from Google Play or the App Store.



A man with short dark hair, wearing a white button-down shirt, is sitting at a desk in an office. He is looking down at a smartphone he is holding in his hands. The background shows a window with a view of a city building. The lighting is bright, suggesting daytime.

Employee Support

PEO Onboarding Support Team:

800-741-6277

Option 4 then option 2

Monday – Friday from 8 a.m. – 8 p.m.

Email: PEOOnboardingSupport@paychex.com

Employee Support Numbers

New Hire/Onboarding	800-741-6277, option 4, option 2; PEOOnboardingSupport@paychex.com
Employee Service Center	800-741-6277
401(k) Service Center	877-244-1771
Employment Verification	866-349-5193
Benefits Enrollment Center	800-741-6277, option 4
Payroll	800-741-6277, option 5
W-2 Support	800-741-6277, option 7; PEOW2@paychex.com

www.paychexflex.com



Employee Contact Card

Paychex Contacts

Suzana Wade - COA – swade@paychex.com – 727-556-2812 x5250103

Employee online site: www.paychexflex.com

Payroll: See employer

Benefits: 800-741-6277 opt 4 then opt 2

Company Contacts

Metlife Dental: 800-942-0854 – www.metlife.com

Aetna Vision/Eye Med: 877-973-3238 - www.aetnavision.com

The Hartford: 800-523-2233 - www.thehartford.com

MetLife Supplemental Plans: 800-438-6388 - www.metlife.com

Employee Assistance Program: 800-327-2255 - www.eniweb.com

Working Advantage: 800-565-3712 - www.workingadvantage.com/paychexbusiness

PAYCHEXONE

The Total HR Solution®

PAYCHEX®

HR | Payroll | Benefits | Insurance

Employee Benefits Contribution Sheets
Class 1 - All Employees - Pre Tax
 60 Day Waiting Period
Weekly Payroll Schedule - 48 Deductions
 Benefits Effective First of the Month
 Benefits Effective Through 12/31/2022

Description	Employee	Employee + Child(ren)	Employee + SP / DP	Family
METLIFE DENTAL CHOICE PPO - 998				Plan #081905
Employee Cost per Month	\$27.32	\$60.48	\$54.56	\$82.12
Employee Cost per Pay Period	\$6.83	\$15.12	\$13.64	\$20.53
www.metlife.com				
METLIFE DENTAL PLATINUM PPO - 998				Plan #081906
Employee Cost per Month	\$46.16	\$102.28	\$92.28	\$138.92
Employee Cost per Pay Period	\$11.54	\$25.57	\$23.07	\$34.73
www.metlife.com				
AETNA VISION CORE - 998				Plan #081896
Employee Cost per Month	\$4.60	\$9.12	\$8.68	\$13.36
Employee Cost per Pay Period	\$1.15	\$2.28	\$2.17	\$3.34
www.aetnavision.com				
AETNA VISION PLUS - 998				Plan #081903
Employee Cost per Month	\$12.80	\$25.36	\$24.16	\$37.20
Employee Cost per Pay Period	\$3.20	\$6.34	\$6.04	\$9.30
www.aetnavision.com				
HARTFORD VOLUNTARY LIFE INS - 998				Plan #VLI001
100% Employee Paid benefit - rate will vary based on factors such as age, salary and amount of coverage.				
https://abilityadvantage.thehartford.com/				
HARTFORD SPOUSE LIFE INS - 998				Plan #SPI001
100% Employee Paid benefit - rate will vary based on factors such as age, salary and amount of coverage.				
https://abilityadvantage.thehartford.com/				

Employee Benefits Contribution Sheets
Class 1 - All Employees - Pre Tax
 60 Day Waiting Period
Weekly Payroll Schedule - 48 Deductions
 Benefits Effective First of the Month
 Benefits Effective Through 12/31/2022

Description	Employee	Employee + Child(ren)	Employee + SP / DP	Family
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HARTFORD CHILD LIFE INS - 998 **Plan #CHI001**

100% Employee Paid benefit - rate will vary based on factors such as age, salary and amount of coverage.

<https://abilityadvantage.thehartford.com/>

HARTFORD LIFE INS \$25,000 - 998 **Plan #LIF021**

Employee Cost per Month \$0.00

Employee Cost per Pay Period \$0.00

<https://abilityadvantage.thehartford.com/>

METV ACCIDENT HI PLAN - 998 **Plan #VAI001**

Employee Cost per Month \$16.00 \$30.52 \$24.00 \$39.36

Employee Cost per Pay Period \$4.00 \$7.63 \$6.00 \$9.84

www.metlife.com/mybenefits

METV ACCIDENT LO PLAN - 998 **Plan #VAI002**

Employee Cost per Month \$8.48 \$16.00 \$12.72 \$20.64

Employee Cost per Pay Period \$2.12 \$4.00 \$3.18 \$5.16

www.metlife.com/mybenefits

METV CRITICAL HI PLAN - 998 **Plan #VCI001**

100% Employee Paid benefit - rate will vary based on factors such as age, salary and amount of coverage.

www.metlife.com/mybenefits

METV CRITICAL LO PLAN - 998 **Plan #VCI002**

100% Employee Paid benefit - rate will vary based on factors such as age, salary and amount of coverage.

www.metlife.com/mybenefits

METV HOSPITAL HI PLAN - 998 **Plan #VHI001**

Employee Cost per Month \$30.52 \$61.68 \$47.04 \$78.84

Employee Cost per Pay Period \$7.63 \$15.42 \$11.76 \$19.71

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Employee Benefits Contribution Sheets
Class 1 - All Employees - Pre Tax
 60 Day Waiting Period
Weekly Payroll Schedule - 48 Deductions
 Benefits Effective First of the Month
 Benefits Effective Through 12/31/2022

Description	Employee	Employee + Child(ren)	Employee + SP / DP	Family
METV HOSPITAL LO PLAN - 998				Plan #VHI002
Employee Cost per Month	\$15.20	\$30.68	\$23.40	\$38.84
Employee Cost per Pay Period	\$3.80	\$7.67	\$5.85	\$9.71
www.metlife.com/mybenefits				
MET LIFE EE LTD 180 DAYS - 998				Plan #VLD001
<i>Rate will vary based on factors such as age, salary and amount of coverage.</i>				
www.metlife.com/mybenefits				
MET LIFE EE LTD 90 DAYS - 998				Plan #VLD002
<i>Rate will vary based on factors such as age, salary and amount of coverage.</i>				
www.metlife.com/mybenefits				
MET LAW LEGAL PLAN - 998				Plan #VLG001
Employee Cost per Month	\$16.52			
Employee Cost per Pay Period	\$4.13			
www.metlife.com/mybenefits				
MET LIFE EE STD 26 WEEKS - 998				Plan #VSD001
<i>Rate will vary based on factors such as age, salary and amount of coverage.</i>				
www.metlife.com/mybenefits				
MET LIFE EE STD 13 WEEKS - 998				Plan #VSD002
<i>Rate will vary based on factors such as age, salary and amount of coverage.</i>				
www.metlife.com/mybenefits				