



# Voluntary Plans

## Y-12

Non-Bargaining

Atomic Trades and Labor Council (ATLC)

International Guards Union of America (IGUA) Central Alarm Station Operators and Beta 9 Operators

International Guards Union of America (IGUA) Y-12 Security Police Officers

Y-12 Fire Captains and Lieutenants (FCLT)

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## **Voluntary Plans**

All CNS employees are eligible to enroll in any of the following voluntary benefit programs. You will be given an opportunity to enroll when you are first hired. Enrollment information is available from the Benefit Plans Office or website. If you enroll in any of the programs, you must pay the full cost of coverage. This cost will be deducted from your pay on an after-tax basis. If you do not enroll when you are first eligible, you will not be given another opportunity to enroll except when you experience a Qualifying Life Event or during annual Open Enrollment. Your coverage will terminate on the date and for the reasons described in the “About Your Benefits” section of this SPD or on the date, if earlier, specified in your insurance certificate.

### **ID Theft Protection**

ID Theft Protection is provided by Allstate Identity Protection, which is serviced by InfoArmor, a subsidiary of The Allstate Corporation, and offered through Mercer Health and Benefits Administration. It is a proactive monitoring service that alerts you at the first sign of fraud. This plan offers the services of professional licensed investigators who are specially trained to recognize the intricacies of identity theft and resolve the problem. Enrollment can occur upon initial employment or during Open Enrollment.

For plan information or enrollment questions, you can go to the Mercer website at [www.CNSVoluntaryPlans.com](http://www.CNSVoluntaryPlans.com) or call 1-866-838-9534.

### **MetLife Voluntary Plans**

The following MetLife voluntary plans provide limited benefits. These benefits are supplemental and are not intended to cover all medical expenses. You should have current medical coverage when you enroll for these benefits. In addition to the information that follows, please refer to your personal certificate of coverage for additional information. Certificate copies may be found in Appendix A of this SPD section. Your personal certificate(s) of coverage, claim forms, and other information not found here may be found at [www.mybenefits.metlife.com](http://www.mybenefits.metlife.com). You must log on to your account to see your personal certificate(s) of coverage.

#### **MetLife Group Voluntary Hospital Indemnity Insurance**

Hospital Indemnity coverage is designed to provide, to persons insured, coverage in the form of a fixed daily benefit during periods of hospitalization resulting from a covered accident or sickness, subject to any limitations contained in the certificate. Coverage is not provided for any benefits other than the fixed daily indemnity for hospital confinement

#### **MetLife Group Accidental Injury Insurance**

Accidental Injury coverage is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident, subject to any limitations. Under this program, if an insured person has a qualifying accident, he or she will receive a lump-sum payment that can be used to help defray medical expenses. Coverage is not provided for basic hospital, basic medical–surgical, or major medical expenses.

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## MetLife Cancer Coverage

Cancer coverage is designed to provide a lump-sum payment if the covered person is diagnosed with certain specified diseases for the first time after insurance takes effect. The amount payable depends on the type of diagnosis. Some exclusions apply. This coverage also provides certain related benefits, such as a health screening, lodging, transportation, and evaluation benefit.

## MetLife Critical Illness Insurance

Critical Illness insurance is designed to provide a lump-sum payment if the covered person is diagnosed with certain specified diseases for the first time after insurance takes effect or has certain specified surgeries for the first time after insurance takes effect. Some exclusions apply. This coverage also provides certain related benefits, such as a health screening, lodging, transportation, and evaluation benefit.

## MetLaw Legal Services

The MetLaw Legal Services plan provides legal representation for you, your spouse, and your dependents. For a small monthly fee, MetLaw provides affordable assistance for a wide range of legal needs, including wills and other estate planning documents, real estate matters, traffic offenses, adoptions, debt collection defense, financial assistance, and much more. You receive unlimited use of plan services and access to more than 14,000 professionally selected network attorneys. No co-pay is assessed when using a network attorney. You may use an attorney outside the MetLaw network, but you will be reimbursed according to a set fee schedule and you must pay the remainder of the fee yourself.

To access benefits, you simply call the MetLaw Legal Services Client Service Center. If enrolled and you wish to continue your legal plan benefit after retiring or terminating employment, MetLaw will offer you the opportunity to continue on as a legal plan member for 12 months through a portable plan. You may also purchase a “buy-up” plan, which allows your parents to receive selected legal services.

For questions about the legal plan benefits, network attorneys, or other matters involving the legal plan, please send an email to [clientservice@legalplans.com](mailto:clientservice@legalplans.com) or call the MetLaw Legal Services Client Service Center at 1-800-821-6400. You may also find additional information by visiting MetLife's website at [www.info.legalplans.com](http://www.info.legalplans.com) and entering the access code (**9902912 for MetLaw or 9902913 for MetLaw Plus Parents**).

## MetLife Pet Insurance

This insurance allows you to customize plans to meet your pet's veterinary needs. You can choose from levels of coverage, deductible amounts, and reimbursement percentages. Family plan options allow coverage for up to three pets on the same policy. Pets share in annual limits and coverage on one single policy. Plans can be managed using the MetLife Pet App. To obtain a quote and enroll, call MetLife at 1-800-438-6388 or visit [www.metlifepetinsurance.com](http://www.metlifepetinsurance.com).

## MetLife Long-Term Care (closed to new participants)

The long-term care voluntary plan is closed to new participants. Current participants may only make changes or cancel coverage according to plan guidelines. Employees participating in this plan may contact the long-term care vendor, MetLife, at 1-800-438-6388