

US Employee Policies & Benefits

Established in 1868, MetLife is the largest life insurer in the United States based on life insurance in force. The MetLife companies offer life insurance, annuities, and other financial services to individuals. We also offer group insurance and retirement and savings products and services to corporations and other institutions.

The information provided in this document only applies to US-based Employees.

Adoption Assistance

MetLife is committed to fostering a globally diverse workforce and a company-wide culture that encourages a balance between employees' personal and professional lives. In keeping with this commitment, it is MetLife's policy to provide eligible employees up to \$10,000 of financial assistance to help offset some of the expenses associated with adopting a child.

Bereavement Leave

MetLife understands that employees who experience the death of a family member may need time to grieve by spending time alone or with family, and/or attending memorial services. To facilitate this, MetLife maintains a Bereavement Leave Policy that allows employees who face this unfortunate circumstance to take up to three (3) days off from work for the death of an immediate family member and one (1) day off for the death of a non-immediate family member.

Charitable Activities and Volunteerism

MetLife is committed to a community involvement and volunteerism. MetLife and our employees support many worthy charitable endeavors through voluntary contributions, fundraising campaigns, and participation in civic activities. To encourage volunteerism, we provide a paid volunteering day for employees who want to give back to their communities each year.

Compensation

MetLife embraces a pay for performance philosophy, reinforcing the direct link between an employee's compensation, their performance, and the Company's performance. With this philosophy in mind, total compensation is generally assessed annually and may include three components: Base Salary, Annual Variable Incentive Plan (AVIP) (for eligible non-sales employees), and Stock-Based Long-Term Incentives (LTI).

- Base Salary provides employees with market-aligned fixed compensation for services during the year, based on factors such as job responsibilities, performance, skills, experience, and other considerations.
- AVIP is an annual cash incentive award opportunity provided to eligible non-sales employees; any actual award amount depends on employee and business performance.
- LTI opportunities create motivation for strong performance over time and align leadership with shareholder interests.

Certain employees may be eligible for participation in a sales compensation plan based on their role.

Equal Employment Opportunity and Anti-Harassment

MetLife is a proud equal employment opportunity/affirmative action employer committed to attracting, retaining, and maximizing the performance of a diverse and inclusive workforce. It is MetLife's policy to provide equal employment opportunity for all applicants and employees and to administer all terms, conditions, and privileges of employment fairly, without discrimination or harassment based on race, color, religion, sex (including pregnancy, childbirth, or related medical conditions), sexual orientation, gender identity or expression, age, disability, national origin, marital or domestic/civil partnership status, genetic information, citizenship status, uniformed service member or veteran status, or any other characteristic protected by law.

In addition, actions or words that harass or intimidate others based on protected characteristics and/or that are of a sexual nature are strictly forbidden. MetLife prohibits harassment, discrimination, and retaliation in the workplace and in any work-related setting outside the workplace, such as during business trips, meetings, and business-related social events.

Family Medical Leave Act (FMLA)

In accordance with the Family and Medical Leave Act (the Act), MetLife allows eligible employees to take up to 12 workweeks of leave within a 12-month period for a qualifying reason under the Act. In addition, as provided under the military family caregiver leave provisions of the Act, eligible employees may be granted up to 26 workweeks during a single 12-month period in certain circumstances.

Flexible Work Arrangements

MetLife understands the need for employees to balance their work and personal lives and offers flexible work arrangements in appropriate circumstances. Flexible work arrangements (FWA) include virtual work, flexible start and end times, split shifts, compressed work week, and part-time (reduced) work week.

Health & Wellness Benefits

MetLife offers cost-effective prevention and healthcare management benefits to our employees to help improve their and their family's health and quality of life, including:

- Medical Plans with comprehensive medical coverage available for employees, and their spouse/domestic partner and dependents. Participants also have access to expert second opinion services for complex conditions and cancer.
- A prescription drug program that provides access to medications that help employees and their covered dependents manage sickness and injury. This is included in the medical plan at no additional cost.
- Vision coverage for routine eye examinations, contact and eyeglass lenses as well as frames. This is included in the medical plan at no additional cost.
- A Dental Plan that offers coverage for diagnostic, preventive, restorative and major care, as well as orthodontia services.
- Health Savings and Flexible Spending Accounts allow employees to save pre-tax money for qualified health care and dependent day care.
- An Employee Assistance Program, which provides free, 24/7 support for employees and anyone in their household.

- Wellness programs that encourage employees to adopt healthy behaviors that can contribute to well-balanced lives for themselves and their families. Online health promotion tools and free support programs for weight loss, smoking cessation, physical activity challenges and more are available.
- A legal services plan that provides employees with unlimited access to professional legal advice. All eligible employees are automatically enrolled in this 100% company-paid benefit.
- A financial wellness program that provides employees with the resources and tools to help them address and achieve their financial needs and goals.
- Caregiving support programs with no-cost access to expert guidance for many aspects of caregiving including childcare, special needs education, college admissions, and elder care.

Life, Disability and Other Benefits

MetLife is committed to providing financial protection to its employees and those who depend on them in the event of the employee's death or disability and upon the occurrence of certain other critical circumstances. To this end, it is MetLife's policy to provide company-paid life insurance automatically to employees, with coverage generally equal to 1X the employee's eligible pay (with a minimum coverage level applied for employees whose pay is under a certain threshold). Employees can purchase additional coverage for themselves as well as coverage for eligible dependents.

In addition, MetLife provides employees with short-term disability benefits, which provide income replacement for up to 6 months if an employee can't work because of an illness or injury.

MetLife also provides long-term disability benefits, which provide a steady stream of income to help cover essential expenses during an extended illness or after a disabling accident.

MetLife also offers employees various voluntary programs including Voluntary Accidental Death & Dismemberment Insurance, Critical Illness Insurance, and Accident Insurance.

Leave for Employees Who Become Parents

MetLife understands the importance of employees being able to balance their work and personal lives, particularly when they become parents. MetLife offers Paid Parental Leave of up to 8 weeks to eligible employees to support them as they embark on their parenthood journey.

This compensated time is intended to allow the employee to manage the care and welfare of their newest family addition. In addition, MetLife offers short-term disability leave for childbirth and recovery to allow employees who have given birth to recover. Additional request for leave is at management's discretion. Leave for birth and non-birth parents may last up to 26 weeks in total, including paid, unpaid, and discretionary time.

Military & Uniformed Services Leave

MetLife provides employees in the uniformed services (as defined by the Uniformed Services Employment and Reemployment Rights Act of 1994, or USERRA) with leave to serve. As part of this leave, employees are also granted certain continued benefits for a limited period of time and the right to be re-employed with MetLife upon completion of service, subject to limited exceptions. In addition, MetLife offers many employees on such leave compensation for all or part of their leave, as well as additional benefits not required by law.

Paid Time Off

MetLife provides full and part-time employees with Paid Time Off (PTO) each calendar year to use for vacation, illness, and other personal reasons. Annual PTO allotment is based on your salary grade, years of service, hire date, and number of hours scheduled per week with a minimum allotment of 22 days.

Part-time employees with a regular schedule of 20 hours or more each week will have their PTO allotment prorated based on the number of hours scheduled per week.

Pay

It is MetLife's policy to comply with all applicable federal, state and local laws establishing minimum wage rates, calling for meal and rest breaks for certain employees, and requiring overtime compensation for employees who are not exempt from applicable overtime laws.

Personal Leave

Conscious of the unexpected turns life can take and varied employee needs and circumstances, MetLife allows employees to take unpaid leave for personal reasons. Personal Leave provides an employee with extended time away from work to manage non-medical personal situations and is defined as time off in excess of five (5) consecutive workdays but not more than six (6) months.

Retirement Benefits

MetLife provides two valuable Retirement Benefit plans to help employees achieve their financial goals for retirement:

- The MetLife Retirement Plan is a qualified defined benefit plan with a cash balance formula, funded entirely by MetLife. Eligible employees are eligible after one year of service.
- The MetLife 401(k) Plan is a qualified defined contribution plan with a company match based upon the amount of employee contribution.