

Benefits Handbook Date July 1, 2023

Legal Assistance Plan

Marsh McLennan



Legal Assistance Plan

This Plan gives you and your family access to professional legal representation through a panel of network attorneys for issues ranging from consumer protection to family law to wills and estate planning. Or you may use an out-of-network attorney and be reimbursed according to a set fee schedule.

The Plan is administered by MetLife Legal Plans. To find out more information about MetLife Legal Plans and the services they offer visit the American Prepaid Legal Services Institute's (API) website.

The API is an American Bar Association organization. MetLife Legal Plans is a member of the API and its executives are active participants.

SPD and Plan Document

This section provides a summary of the Legal Assistance Plan (the "Plan") as of January 1, 2023.

This section, together with the *Administrative Information* section and the applicable section about participation, forms the Summary Plan Description and plan document of the Plan.

A Note about ERISA

The Employee Retirement Income Security Act of 1974 (ERISA) is a federal law that governs many employer-sponsored plans including this one. Your ERISA rights in connection with this Plan are detailed in the *Administrative Information* section.

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The Plan at a Glance

The Legal Assistance Plan offers you access to professional legal representation through a panel of network attorneys for a variety of issues. The chart below contains some important program features. For more information, see “How the Plan Works” on page 7.

Plan Feature	Highlights
How the Plan Works	<ul style="list-style-type: none"> ▪ This Plan gives you and your family access to professional legal representation through a panel of network attorneys for issues ranging from consumer protection to family law to wills and estate planning. Or you may use an out-of-network attorney and be reimbursed according to a set fee schedule. ▪ The Plan is administered by MetLife Legal Plans. ▪ See “How the Plan Works” on page 7 for details.
Employee Eligibility	<ul style="list-style-type: none"> ▪ You are eligible to participate if you meet the eligibility requirements described under “Eligible Employees” on page 2. ▪ See “Participating in the Plan” on page 2 for details.
Family Eligibility	<ul style="list-style-type: none"> ▪ Once you enroll in the Legal Assistance Plan your eligible family members are automatically enrolled. ▪ Additional services are available to individuals not defined as eligible family members for an additional fee. ▪ See “Participating in the Plan” on page 2 for details.
Enrollment	<ul style="list-style-type: none"> ▪ You can enroll for Legal Assistance Plan coverage by logging on to Voluntary Benefits at www.mmcvoluntarybenefits.com or Colleague Connect at https://mmcglobal.sharepoint.com/sites/Home. Click Pay & Benefits and select Mercer Voluntary Benefits under Benefits. ▪ You can enroll for coverage at any time after you become eligible.
Contact Information	<p>For more information, contact: MetLife Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114 2507 Phone: +1 800 225 2265, Monday through Friday, 8 a.m. to 9 p.m. and Saturday 8 a.m. to 2 p.m. Eastern time. Website: www.mmcvoluntarybenefits.com or go to Colleague Connect at https://mmcglobal.sharepoint.com/sites/Home. Click Pay & Benefits and select Mercer Voluntary Benefits under Benefits.</p> <p>Marsh McLennan does not administer this plan. MetLife Legal Plans’ decisions are final and binding.</p>

Participating in the Plan

The following section provides information on how you start participating in the program.

If you are an employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies and you meet the requirements set forth below, you become eligible on your eligibility date.

Eligible Employees

To be eligible for the benefits described in this Benefits Handbook you must meet the eligibility criteria listed below.

Marsh & McLennan Companies Employees (other than MMA)

You are eligible if you are an employee classified on payroll as a US regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than Marsh & McLennan Agency LLC and any of its subsidiaries (MMA)).

Individuals who are classified on payroll as temporary employees, who are compensated as independent contractors or who are employed by any entity in Bermuda, Barbados or Cayman Islands are not eligible to participate.

MMA Employees

You are eligible if you are an employee classified on payroll as a US regular employee of Marsh & McLennan Agency LLC – Corporate (MMA-Corporate), Marsh & McLennan Agency LLC – Alaska (MMA-Alaska), Marsh & McLennan Agency LLC – Northeast (MMA-Northeast), Security Insurance Services of Marsh & McLennan Agency LLC or Marsh & McLennan Agency LLC, Private Client Services – National Region (MMA PCS – National).

Individuals who are classified on payroll as temporary employees or who are compensated as independent contractors are not eligible to participate.

Your Eligibility Date

There is no waiting period if you are ACTIVELY-AT-WORK. Your eligibility date is the first day you are actively-at-work on or after your date of hire.

“You,” “Your,” and “Employee”

As used throughout this plan summary, “employee”, “you” and “your” always mean:

- For Marsh & McLennan Companies participants: a US regular employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than MMA).
- For MMA participants: a US regular employee of MMA-Corporate, MMA-Alaska, MMA-Northeast, Security Insurance Services of Marsh & McLennan Agency LLC or Marsh & McLennan Agency LLC, Private Client Services – National Region (MMA PCS – National).

In addition, references in this document to Marsh & McLennan Companies mean Marsh McLennan.

Family Eligibility

Once you enroll in the Legal Assistance Plan your eligible family members are automatically enrolled.

Your family members can use the Legal Assistance Plan. A family member is your:

- domestic partner
- child for whom you are the legal guardian
- child of a domestic partner
- legally adopted child
- biological child
- spouse
- stepchild.

Dependent children are eligible for coverage until the end of the calendar year in which they attain age 26. This eligibility provision applies even if your child is married, doesn't attend school full-time or live with you, and is not your tax dependent.

The Company has the right to require documentation to verify the relationship (such as a copy of the court order appointing legal guardianship). Company medical coverage does not cover foster children or other children living with you, including your grandchildren, unless you are their legal guardian with full financial responsibility—that is, you or your spouse claims them as a dependent on your annual tax return.

My spouse/domestic partner and I both work for the Company; what coverage options do we have?

You can cover your spouse or domestic partner as a family member under your plan, or your spouse or domestic partner can elect separate employee coverage. You or your spouse or domestic partner can't be covered as both an employee and a family member under the Company's Legal Assistance Plan.

How long can I cover my child?

Generally, you can cover your child through the end of the calendar year in which your child reaches age 26. You may be able to extend coverage for your child after the end of the calendar year in which your child attains age 26, as long as your child is disabled. Once your child reaches the maximum age for coverage or no longer meets the eligibility requirements (whichever comes first), your child's coverage will stop. If your child continues to be disabled over the limiting age, your child may still be eligible to continue coverage as discussed below.

You can cover your disabled child over the limiting age. To be eligible for coverage, your child has to be an unmarried child incapable of self support by reason of a total mental or physical disability.

Are additional services available to individuals not defined as eligible family members?

Yes. The Legal Assistance Plan offers optional personal legal services to the following individuals for an additional fee:

- Your parents
- Your stepparents
- Your parents-in-law
- Your domestic partner's parents or stepparents.

To learn more about these services, visit MetLife's website at **www.mmcvoluntarybenefits.com**.

Enrollment

You can enroll for Legal Assistance Plan coverage by going to Voluntary Benefits at **http://www.mmcvoluntarybenefits.com** or Colleague Connect at **https://mmcglobal.sharepoint.com/sites/Home**. Click **Pay & Benefits** and select **Mercer Voluntary Benefits** under **Benefits**. You can enroll at any time after you become eligible.

Changing Your Enrollment

Enrollment in the Legal Assistance Plan can be at any time and coverage stays in affect through the plan year which ends December 31. Once you are enrolled, your coverage conveniently carries over every calendar year unless you want to make a change. Coverage can be cancelled during annual enrollment by electing to waive coverage.

Cost of Coverage

You pay the full cost of coverage for the Legal Assistance Plan. There is one flat rate for yourself and your eligible family members if you elect coverage under the Plan. The cost per paycheck (including all eligible family members) is listed below.

	Semi-monthly Cost	Weekly Cost
Legal Assistance Plan	\$9.20	\$4.25
Legal Assistance Plan Plus Parents	\$12.20	\$5.63

Will my cost change?

Your costs for legal plan coverage may change. Generally, these changes may occur each January 1.

The Company reserves the right to change the amount you are required to contribute at any time.

Do I pay for my coverage with before-tax or after-tax dollars?

You pay for your Legal Assistance Plan coverage with after-tax dollars.

How do I pay for coverage if I take an unpaid leave of absence?

Coverage may continue during the leave of absence provided you pay the required contributions. Payroll deductions for coverage will resume when you return to active employment.

How do I pay for coverage if I take a paid leave of absence?

Coverage will remain in effect. Your cost for coverage will continue to be withheld from your pay.

Am I responsible for a copayment when I visit a plan attorney?

No. However, if you receive services from an out-of-network attorney, you must pay the out-of-network attorney's fees and you will be reimbursed according to a set fee schedule.

Do I have to satisfy a deductible to use the Plan?

No, there are no deductibles under this Plan.

When Coverage Starts

Existing Employees

If you are an existing employee and did not enroll when you were first eligible, you can enroll at any time. Your coverage becomes effective the date of your enrollment.

If you are enrolled and get married or acquire a domestic partner or child during the plan year, your family members will automatically be covered under the Plan.

If you get divorced during the plan year, your spouse will automatically be removed from coverage effective from the date of divorce.

Marsh McLennan New Hire (other than MMA)

Your coverage will be effective the date of your enrollment as long as you are ACTIVELY-AT-WORK on or after your date of hire.

MMA New Hire

Your coverage will be effective on the date of your enrollment as long as you are actively-at-work on or after your date of hire.

What happens if I am not at work when my coverage is supposed to begin?

Existing Employees

If you are an existing employee and you are not actively-at-work on the day your coverage is supposed to begin, your coverage will be effective on the day it is supposed to begin.

Marsh McLennan New Hire (other than MMA)

If you are not actively-at-work on the day your coverage is supposed to begin, your coverage will be effective on the first day of eligibility when you are actively-at-work, as long as you complete your enrollment.

MMA New Hire

If you are not actively-at-work on the day your coverage is supposed to begin, your coverage will be effective on the first day of eligibility when you are actively-at-work, as long as you complete your enrollment.

What happens if I am hospitalized when my coverage is supposed to begin?

If you are hospitalized on the day your coverage is supposed to begin, your coverage will start on the first day you are actively-at-work if you are a Marsh McLennan or MMA employee.

When Coverage Ends

Coverage ends when the first of the following occurs:

- the date you terminate employment
- the date you no longer meet the eligibility requirements
- the date the program is terminated
- the date of your death,

Can I convert to an individual plan if my coverage ends?

You can convert your Legal Assistance Plan coverage to an individual plan for 12 months after your coverage ends.

You must pay the full fee in advance of receiving any services.

Contact the Claims Administrator to continue coverage and make the required payment within 31 days of your coverage end date.

What happens if a legal matter is pending when my coverage ends?

Any case that is open and pending when coverage ends will be covered to completion. There is no time limit to complete the legal matter. However, no new legal matters may be started unless you elect to continue the Plan for 12 months on an individual basis. You must pay the full fee in advance of receiving any services.

Contact the Claims Administrator to continue coverage and make the required payment within 31 days of your coverage end date.

Is there a time limit on my ongoing, plan-provided, legal representation once my coverage has been terminated?

No. There is no time limit on your coverage once you terminate. Your open and pending case will be covered to completion.

How the Plan Works

This Plan gives you and your family access to professional legal representation through a panel of network attorneys for issues ranging from consumer protection to family law to wills and estate planning. Or you may use an out-of-network attorney and be reimbursed according to a set fee schedule.

The Plan is administered by MetLife Legal Plans.

Once you are enrolled in the Plan, you may:

- Visit the MetLife website at www.mmcvoluntarybenefits.com or Colleague Connect at <https://mmcglobal.sharepoint.com/sites/Home>. Click **Pay & Benefits** and select **Mercer Voluntary Benefits** under **Benefits**.
- Call MetLife Legal Plans at +1 800 225 2265, Monday through Friday, 8 a.m. to 9 p.m. and Saturday 8 a.m. to 2 p.m. Eastern time.

Visit the MetLife website at www.mmcvoluntarybenefits.com or Colleague Connect at <https://mmcglobal.sharepoint.com/sites/Home>. Click **Pay & Benefits** and select **Mercer Voluntary Benefits** under **Benefits** to find a conveniently located attorney by using a zip code, city or county search. You can also find attorneys based on the specific legal service you require. You can also obtain a case number on the website to give to the attorney.

If you call, a client service representative will give you the address and the telephone number of the plan attorney or attorneys located most conveniently to you, as well as a case number. Once you have this information, you may contact the plan attorney to schedule an appointment.

Or, if you prefer, you may use an out-of-network attorney and be reimbursed according to a set fee schedule.

To find out more information about Group Legal Plans and the services they offer visit the American Prepaid Legal Services Institute's (API) website.

The American Prepaid Legal Services Institute (API) is an American Bar Association organization. MetLife Legal Plans is a member of the API and its executives are active participants.

Does the Plan cover legal services I receive outside of the United States?

Yes. Coverage outside of the United States is available as an out-of-network service. You will be reimbursed according to a set fee schedule in US dollars.

If I have an authorized unpaid leave of absence, does the Plan still provide a benefit?

You may continue the Legal Assistance Plan for up to 30 months, provided you pay the required contributions.

If I become disabled, does the Plan still provide a benefit?

Contact the Claims Administrator for details.

If I Die

Your Legal Assistance Plan coverage ends when you die. Your spouse or domestic partner can elect to continue coverage for 30 months on an individual basis when your coverage ends. They must pay the full fee in advance of receiving any services. Refer to the Plan's "When Coverage Ends" on page 6 for more information.

If I No Longer Satisfy the Plan's Eligibility Requirements

Your Legal Assistance Plan coverage ends the day you no longer satisfy the Plan's eligibility requirements. You can convert your Legal Assistance Plan coverage to an individual plan within 12 months of your termination by contacting the Claims Administrator and making the required payment within 31 calendar days of your coverage end date. Any case that is open and pending when coverage ends will be covered to completion.

Coordination with Other Plans

How are other plans' benefits coordinated with benefits under this plan?

Benefits coordination is unnecessary for this Plan. The Legal Assistance Plan will provide services to a Marsh McLennan employee who elects the Legal Assistance Plan coverage regardless of whether your spouse or domestic partner has a plan through his or her employer, as long as an attorney-client relationship does not already exist for that particular legal matter.

How are plan benefits coordinated with the Employee Assistance Program?

The benefits under the Legal Assistance Plan and Employee Assistance Program are not coordinated.

The Employee Assistance Program offers you a referral to an attorney for a free 30-minute consultation by telephone.

The Legal Assistance Plan provides in-network attorneys for fully covered legal services for which you pay no attorney fees and provides reimbursement (up to the amount on the fee schedule) for out-of-network attorneys.

Covered Services

When you join, the Plan provides fully covered legal advice and assistance for:

- wills and estate planning: wills, codicils, trusts, LIVING WILLS and POWERS OF ATTORNEY
- real estate matters: eviction, tenant negotiations, security deposit assistance, refinancing, home equity loans, purchasing and selling your home
- CONSUMER PROTECTION MATTERS: consumer protection and SMALL CLAIMS ASSISTANCE
- financial matters: identity theft, DEBT COLLECTION DEFENSE, personal bankruptcy, tax audit representation and IDENTITY MANAGEMENT SERVICES
- family law: adoption, guardianship, NAME CHANGE and PREMARITAL AGREEMENTS
- defense of civil lawsuits: administrative hearings, CIVIL LITIGATION DEFENSE and INCOMPETENCY DEFENSE
- traffic matters: traffic defense and RESTORATION OF DRIVING PRIVILEGES
- JUVENILE COURT DEFENSE
- document preparation and review.

There are limits to the scope of legal issues covered see the “Detailed List of Covered Services” on page 10 for more information.

Legal Forms

The MetLife Legal Plan website at info.legalplans.com offers a variety of downloadable legal forms such as child care authorizations, promissory NOTES and requests for credit information.

Keep in mind that use of these documents does not represent legal advice. For legal advice related to your specific circumstances and the laws of your state, you should consult with an attorney.

Reimbursements

If you use an in-network attorney, all attorney fees for covered services are paid in full. There are no deductibles or copayments, and no claim forms.

If you use an out-of-network attorney, you will be reimbursed according to a set fee schedule. You need to file a claim to receive benefits.

You can request an out-of-network fee reimbursement packet by calling MetLife Legal Plans at +1 800 225 2265, Monday through Friday, 8 a.m. to 9 p.m. and Saturday 8 a.m. to 2 p.m. Eastern time.

Filing a Claim

If you use a plan attorney, you do not need to submit a claim form. Your plan attorney will bill the claims administrator directly.

If you receive services from an out-of-network attorney, you need to file a claim to receive benefits. You can request an out-of-network fee reimbursement packet by calling MetLife Legal Plans at +1 800 225 2265, Monday through Friday, 8 a.m. to 9 p.m. and Saturday 8 a.m. to 2 p.m. Eastern time. You will be reimbursed according to a set fee schedule.

Appealing a Denied Claim

There are special rules, procedures and deadlines that apply to appeals of benefit determinations and denied claims, and you have special legal rights under ERISA. Please refer to the Plan Administration Description for a description of the appeal process.

Detailed List of Covered Services

The following tables show the services covered under the Legal Assistance Plan, detailing the coverage available for services obtained from providers in the network (plan providers) and outside the network (out-of-network).

Covered Services	In-Network	Out-of-Network (Contested/Uncontested) The Plan Pays up to a maximum of:
Adoption	100%	<ul style="list-style-type: none"> ▪ Uncontested - \$650 ▪ Contested - \$1,500 ▪ Plus Trial Supplement - \$100,000*
Guardianship	100%	<ul style="list-style-type: none"> ▪ Uncontested - \$650 ▪ Contested - \$1,500 ▪ Plus Trial Supplement - \$100,000*
Protection from Domestic Violence (Available to Eligible Plan Members only)	100%	<ul style="list-style-type: none"> ▪ Preparation of paperwork and attendance at hearing - \$425

Covered Services	In-Network	Out-of-Network (Contested/Uncontested) The Plan Pays up to a maximum of:
Separation/Divorce (for Plan Member Only)	100%	<ul style="list-style-type: none"> ▪ Uncontested - \$900 ▪ Contested - \$2,200 ▪ Plus Trial Supplement - \$100,000*
Name Change	100%	\$400
Premarital Agreement	100%	\$750
Probate/Estate Administration	10% Network Discount	Not Applicable
Financial/Tax		
Tax Audits	100%	<ul style="list-style-type: none"> ▪ Negotiation and Settlement - \$500 ▪ Audit Hearing (including negotiation and settlement) - \$1,200
Personal Bankruptcy or Wage Earner Plan	100%	<ul style="list-style-type: none"> ▪ Chapter 7 Individual or Couple - \$850 ▪ Chapter 13 Individual or Couple - \$1,400
Debt Collection Defense (Foreclosures)	100%	<ul style="list-style-type: none"> ▪ Negotiation and Settlement - \$500 ▪ Compliant and Answer Filed, Settlement Negotiations - \$850 ▪ Trial - \$1,500 ▪ Plus Trial Supplement - \$100,000*
Debt Collection Defense (Consumer Debts)	100%	<ul style="list-style-type: none"> ▪ Negotiation and Settlement - \$350 ▪ Compliant and Answer Filed, Settlement Negotiations - \$600 ▪ Trial - \$1,050 ▪ Plus Trial Supplement - \$100,000*
Identify Theft Defense	100%	Correspondence/Notice to Creditors - \$250
Real Estate		
Sale or Purchase of Primary or Secondary Residence	100%	\$500
Preparation/Review of Mortgages	100%	\$70 per document
Preparation/Review of Deeds	100%	\$100 per document
Preparation/Review of Affidavits	100%	\$75 per document
Preparation/Review of Promissory Notes	100%	\$70 per document
Refinancing of Primary or Secondary Residence	100%	\$350
Home Equity Loan on Primary or Secondary Residence	100%	\$350

Covered Services	In-Network	Out-of-Network (Contested/Uncontested) The Plan Pays up to a maximum of:
Zoning Application	100%	<ul style="list-style-type: none"> ▪ Preparation of Documentation & Attendance at Hearings - \$250
Boundary/Title Disputes of Primary Residence	100%	<ul style="list-style-type: none"> ▪ Negotiation and Settlement - \$500 ▪ Trial - \$1,500 ▪ Plus Trial Supplement - \$100,000*
Property Taxes Assessment	100%	<ul style="list-style-type: none"> ▪ Property Tax Assessments - \$270 File Request for Hearing with Attendance at Hearing - \$620 Plus Trial Supplement*
Eviction and Tenant problems (Primary Residence–Tenant only)	100%	<ul style="list-style-type: none"> ▪ Correspondence and Negotiations - \$280 ▪ Eviction Trial Defense - \$840 ▪ Plus Trial Supplement - \$100,000*
Security Deposit Assistance (Primary Residence–Tenant only)	100%	<ul style="list-style-type: none"> ▪ Demand Letter/Negotiations - \$250 ▪ Counseling on Preparing Small Claims Complaint and Trial Preparation - \$150
Traffic		
Defense of Any Traffic Ticket except DUI or Vehicular Homicide	100% (excluding DUI)	<ul style="list-style-type: none"> ▪ Traffic ticket defense: ▪ Minor Moving Violations - \$250 ▪ Major Moving Violations - \$500 ▪ Plus Trial Supplement - \$100,000*
Driving Privileges/Restoration of Suspended License	100%	\$385
Wills		
Will	100%	<ul style="list-style-type: none"> ▪ Individual - \$150 ▪ Employee and Spouse or Domestic Partner - \$200
Codicils/Revisions to Existing Will	100%	<ul style="list-style-type: none"> ▪ Individual - \$150 ▪ Employee and Spouse or Domestic Partner - \$200
Living Trust	100%	<ul style="list-style-type: none"> ▪ Individual - \$325 ▪ Employee and Spouse or Domestic Partner - \$450
Living Will	100%	<ul style="list-style-type: none"> ▪ Individual - \$75 ▪ Employee and Spouse or Domestic Partner - \$80
Powers of Attorney	100%	<ul style="list-style-type: none"> ▪ Individual - \$65 ▪ Employee and Spouse or Domestic Partner - \$75

Covered Services	In-Network	Out-of-Network (Contested/Uncontested) The Plan Pays up to a maximum of:
Health Care Proxies	100%	<ul style="list-style-type: none"> ▪ Individual - \$65 ▪ Employee and Spouse or Domestic Partner - \$75
Governmental Hearings		
Administrative Hearings	100%	<ul style="list-style-type: none"> ▪ Negotiation and Settlement - \$500 ▪ Contested Hearing Ending in Settlement - \$1,800 ▪ Plus Trial Supplement - \$100,000*
Immigration	100%	<ul style="list-style-type: none"> ▪ Counseling on Preparing Forms and Hearing Preparation - \$500
Incompetency Defense	100%	<ul style="list-style-type: none"> ▪ Negotiation and Settlement - \$500 ▪ Contested Hearing Ending in Settlement - \$1,800 ▪ Plus Trial Supplement - \$100,000*
Civil Litigation Defense	100%	<ul style="list-style-type: none"> ▪ Negotiation and Settlement - \$650 ▪ Filing Answer, Litigation Ending in Settlement or Judgement - \$2,000 ▪ Plus Trial Supplement - \$100,000*
Legal Dispute Matters		
Consumer Protection	100%	<ul style="list-style-type: none"> ▪ Correspondence and Negotiation - \$500 ▪ Filing of Suit, Ending in Settlement or Judgement - \$2,000 ▪ Plus Trial Supplement - \$100,000*
Personal Property Protection	100%	Counseling, DOCUMENT REVIEW and Assistance - \$125
Small Claims Assistance	100%	Counseling on preparing complaint and trial preparation - \$200
Criminal Matters		
Criminal Misdemeanors	100%	<ul style="list-style-type: none"> ▪ Negotiated Plea - \$500 ▪ Trial - \$1,250 ▪ Plus Trial Supplement - \$100,000*
Juvenile Defense Proceedings	100%	<ul style="list-style-type: none"> ▪ Negotiation and Settlement - \$500 ▪ Trial - \$1,200 ▪ Plus Trial Supplement - \$100,000*
Other		
Elder Law Matters	100%	Counseling and document review of only documents pertaining to the participant's parents as affecting the participant - \$140

Covered Services	In-Network	Out-of-Network (Contested/Uncontested) The Plan Pays up to a maximum of:
Document Review	100%	\$100
Demand Letters	100%	\$75
Major Trial (4 th day and beyond)		\$100,000 out-of-network supplement*
Reduced Contingency Fees for Trial and/or Settlements		Not applicable
Reproductive Assistance Law Coverage		Twenty hours maximum \$200 per hour maximum of \$4,000 for the 20 hours – (20 hours * \$200 = \$4,000)
Office Consultation and Telephone Advice (If no further covered services are provided)		\$70
Attorney Services for Non-Covered Matters		\$100 per hour to maximum of \$400 (for the 4 hours)

* Trial Supplement: In addition to fee indicated, the Plan pays the attorney's fees for representation in trial beyond the third day of trial up to a maximum of \$800 per day up to \$100,000 total trial supplement maximum.

Legal Assistance Plan Plus Parents

Covered matters for your parents and/or parents-in-law:

Elder Care Issues	<ul style="list-style-type: none"> ▪ Consultation & Document Review for issues related to: ▪ Medicare ▪ Medicaid 	<ul style="list-style-type: none"> ▪ Prescription Plans ▪ Nursing Home Agreements ▪ Leases ▪ Notes 	<ul style="list-style-type: none"> ▪ Deeds ▪ Wills ▪ Power of Attorney
Estate Planning	<ul style="list-style-type: none"> ▪ Simple Wills ▪ Complex Wills ▪ Living Wills 	<ul style="list-style-type: none"> ▪ Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> ▪ Healthcare Proxies ▪ Codicils
Money/Real Estate Matters	<ul style="list-style-type: none"> ▪ Identity Management Services ▪ Promissory Notes 	<ul style="list-style-type: none"> ▪ Deeds ▪ Mortgages 	
Family & Personal	<ul style="list-style-type: none"> ▪ Review of ANY Personal Legal Document ▪ Demand Letters ▪ Affidavits 		

Unlimited Benefits

There are no restrictions on the number of times per year you may use the services listed below; however, for a non-covered matter, this service is not intended to provide you with continuing access to a plan attorney in order to seek advice that would allow you to undertake your own representation. There are no restrictions on the number of pages in the document.

- TELEPHONE ADVICE and consultation
- Document Review.

Exclusions

Excluded services are those legal services that are not provided under the plan. No services, not even a consultation, can be provided for the following matters:

- Employment-related matters, including company or statutory benefits
- Matters involving the company, MetLife and affiliates, and Plan Attorneys
- Matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents
- Appeals and class actions
- Farm matters, business or investment matters, matters involving property held for investment or rental, or issues
- When the Participant is the landlord
- Patent, trademark and copyright matters
- Costs or fines
- Frivolous or unethical matters
- Matters for which an attorney-client relationship exists prior to the Participant becoming eligible for plan benefits

Defining Covered Services

This section provides definitions of the services covered under the Plan.

Advice and Consultation

OFFICE CONSULTATION

This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The plan attorney will explain your rights, point out your options and recommend a course of action. The plan attorney will identify any further coverage available under the Plan, and will undertake representation if you request.

If representation is covered by the Plan, you will not be charged for the plan attorney's services. If representation is recommended, but is not covered by the Plan, the plan attorney will provide a written fee statement in advance. You may choose whether to retain the plan attorney at your own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year you may use this service; however, for a non-covered matter, this service is not intended to provide you with continuing access to a plan attorney in order to seek advice that would allow you to undertake your own representation.

TELEPHONE ADVICE

This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The plan attorney will explain your rights, point out your options and recommend a course of action. The plan attorney will identify any further coverage available under the Plan, and will undertake representation if you request.

If representation is covered by the Plan you will not be charged for the plan attorney's services. If representation is recommended, but is not covered by the Plan, the plan attorney will provide a written fee statement in advance. You may choose whether to retain the plan attorney at your expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year you may use this service; however, for a non-covered matter, this service is not intended to provide you with continuing access to a plan attorney in order to seek advice that would allow you to undertake your own representation.

Consumer Protection

CONSUMER PROTECTION MATTERS

This service covers you as a plaintiff, for representation, including trial, in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction. The controversy must be evidenced by a written document such as a sales slip, contract, note or warranty. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.

PERSONAL PROPERTY PROTECTION

This service covers counseling the Participant over the phone or in the office on any personal property issue such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is also included. The service also includes reviewing any personal legal documents and preparing promissory notes, affidavits and demand letters.

SMALL CLAIMS ASSISTANCE

This service covers counseling you on prosecuting a small claims action; helping you prepare documents; advising you on evidence, documentation and witnesses; and preparing you for trial. The service does not include the plan attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

Debt Matters

DEBT COLLECTION DEFENSE

This benefit provides you with an attorney's services for negotiation with creditors for a repayment schedule, limiting creditor harassment, and representation in defense of any action for personal debt collection, foreclosure, repossession or garnishment, up to and including trial if necessary. It

does not include vacating a judgment; counter, cross or third party claims; bankruptcy; any action arising out of family law matters, including support and post-decree issues; or any matter where the creditor is affiliated with the Sponsor or employer.

IDENTITY MANAGEMENT SERVICES

This benefit provides you with access to LifeStages Identity Management Services provided by IDT911. These services include both Proactive Services when you believe your personal data has been compromised as well as Resolution Services to assist you in recovering from account takeover or identity theft with unlimited assistance to fix issues, handle notifications, and provide victims with credit and fraud monitoring. Theft Support, Fraud Support, Recovery and Replacement services are also covered by this service. For more information on identity theft protection, visit <http://www.legalplans-idtheft.com>.

IDENTITY THEFT DEFENSE

This benefit provides you with consultations with an attorney regarding potential creditor actions resulting from identity theft, and attorney services as needed to contact creditors, credit bureaus and financial institutions to advise of the theft. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides the participant with online help and information about identity theft and prevention. It does not include counter, cross or third party claims; bankruptcy; any action arising out of family law matters, including support and post-decree issues; or any matter where the creditor is affiliated with the Sponsor or employer.

PERSONAL BANKRUPTCY OR WAGE EARNER PLAN

This service covers you in pre-bankruptcy planning, the preparation and filing of a personal bankruptcy or Wage Earner petition, and representation at all court hearings and trials. This service is not available if a creditor is affiliated with the employer, even if you choose to reaffirm that specific debt.

TAX AUDITS

This service covers reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the participant's tax return; negotiating with the agency; advising the participant on necessary documentation; and attending an IRS or a state or local taxing authority audit. The service does not include prosecuting a claim for the return of overpaid taxes or the preparation of any tax returns.

The need for this service can occur when the IRS or a local or other taxing authority questions items on a tax return. You may have to appear before the authority with receipts and/or other proof of items on the tax return. Under the Plan an attorney will attend the meeting with the taxing authority.

Defense of Civil Lawsuits

ADMINISTRATIVE HEARING REPRESENTATION

This service covers you in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission. It does not apply where services are available or are being provided by virtue of a homeowner or vehicle insurance policy. It does not

include divorce or post-decree matters, paternity, support or custody matters, or litigation of a job-related incident. Administrative hearings occur when a governmental agency has a dispute with you. One example is when a zoning board has a complaint about the placement or appearance of a fence or garage.

CIVIL LITIGATION DEFENSE

This service covers you in defense of arbitration proceeding or civil proceeding before a municipal, county, state or federal administrative board, agency or commission, or in a trial court of general jurisdiction. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include divorce or post-decree matters, paternity, support or custody matters, or litigation of a job-related incident. Services do not include bringing counterclaims, third-party or cross claims.

INCOMPETENCY DEFENSE

This service covers you in the defense of any incompetency action, including court hearings when there is a proceeding to find you incompetent. Incompetency hearings occur when someone goes to court to obtain an order declaring that another person is incompetent to handle or care for themselves or their property. An example of this is when an adult child asks that a participant be found incompetent. The participant would be covered to defend this action.

Document Preparation

AFFIDAVITS

This service covers preparation of any affidavit in which you are the person making the statement.

DEEDS

This service covers the preparation of any deed for which you are either the grantor or grantee.

DEMAND LETTERS

This service covers the preparation of letters that demand money, property or some other property interest, except an interest that is an excluded service as listed under Exclusions. It also covers mailing them to the addressee and forwarding and explaining any response to the participant. Negotiations and representation in litigation are not included. Some examples of a demand letter service include asking for repayment of a loan, asking a neighbor to stop a dog from barking or seeking return of a security deposit from a landlord.

MORTGAGES

This service covers the preparation of any mortgage or deed of trust for which you are the mortgagor. This service does not include documents pertaining to business, commercial or rental property. A mortgagor is the person who gives a mortgage in return for money to be repaid.

NOTES

This service covers the preparation of any promissory note for which you are the payor or payee. The service does not include notes pertaining to business, commercial or rental property.

DOCUMENT REVIEW

This service covers the review of any personal legal document, such as letters, leases or purchase agreements.

IMMIGRATION ASSISTANCE

This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and help preparing for hearings.

ELDER LAW

This service covers counseling the Participant over the phone or in the office on any personal issues relating to the Participant's parents as they affect the Participant. The service includes reviewing documents of the parents to advise the Participant on the effect on the Participant. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The service also includes preparing deeds for the parents when the Participant is either the grantor or grantee; and preparing promissory notes for the parents when the Participant is the payor or payee.

Family Law

PREMARITAL AGREEMENT

This service covers the preparation of an agreement by an employee and his or her fiancé/partner prior to their marriage or legal union (where allowed by law), outlining how property is to be divided in the event of separation, divorce or death of a spouse. Representation is provided only to the employee. The fiancé/partner must have separate counsel or must waive representation.

NAME CHANGE

This service covers you for all necessary pleadings and court hearings for a legal name change.

ADOPTION (CONTESTED AND UNCONTESTED)

This service covers all legal services and court work in a state or federal court for an adoption for the plan member and spouse/domestic partner. Legitimization of a child for the plan member and spouse/domestic partner, including reformation of a birth certificate, is also covered.

GUARDIANSHIP OR CONSERVATORSHIP (CONTESTED AND UNCONTESTED)

This service covers establishing a guardianship or conservatorship over a person and his or her estate when you are appointed guardian or conservator. It includes obtaining a guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork and attending the hearing. This service does not include representation of the person over whom guardianship or conservatorship is sought, or any annual accountings once guardianship or conservatorship has been established. There are two common examples for guardianship. One is for a disabled relative who cannot handle his or her affairs; and the other is for a minor child who has property or is in the care and custody of a person who is not the child's parent.

REPRODUCTION ASSISTANCE

This service covers the Participating Employee and/or spouse for the first twenty hours of legal services and court work related to reproductive assistance matters. Reproductive assistance matters may include, but shall not be limited to, as permitted by law, surrogacy, egg donation, sperm donation, gamete donation, embryo donation and embryo adoption. This service includes reviewing and preparing any necessary agreements or documents, the preparation and filing of any pleadings or other documentation to obtain any necessary orders or decrees, and representation at any hearing or other proceeding related to the matter as may be required by law. This service does not include representation of any party other than the Participating Employee and/or spouse, even if the Participating Employee and/or spouse may be required to pay that party's legal fees or expenses. It is the Participating Employee and/or spouse's responsibility to pay fees beyond the first twenty hours.

SEPARATION OR DIVORCE

This benefit is available to the employee only, not to a spouse or other eligible family members. This service includes preparing and filing all necessary pleadings, motions and affidavits, and drafting settlement agreements as well as representation at the hearing or trial, regardless whether the employee is a plaintiff or a defendant. This benefit does not include disputes that arise after the issuance of a divorce decree or over such issues as visitation or custody.

Personal Injury

PERSONAL INJURY (25% NETWORK MAXIMUM)

Subject to applicable law and court rules, plan attorneys will handle personal injury matters (where you are the plaintiff) at a maximum fee of 25% of the gross award. It is your responsibility to pay this fee and all costs. If you are injured in a car and the injuries are as a result of another person's actions or negligence you may make a claim for money damages for your injury. Under the Plan an attorney will represent you in this case and charge a contingent fee of a maximum of 25%. If the attorney is successful the attorney will take a fee from the proceeds of the case. If the attorney is not successful there will be no fee. In either situation, you will be responsible for third-party costs such as fees, expert depositions, transcripts, and doctor bills.

Real Estate Matters

EVICTION AND TENANT PROBLEMS (PRIMARY RESIDENCE—TENANT ONLY)

This service covers you as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.

REFINANCING OF HOME (PRIMARY RESIDENCE)

This service covers the review or preparation, by an attorney representing you, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on your primary residence. The benefit also includes attendance of an attorney who represents you at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property, or property held for any rental, business or investment or income purpose.

[REFINANCING OF HOME \(SECOND OR VACATION HOME\)](#)

This service covers the review or preparation, by an attorney representing you, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on your second home or vacation home. The benefit also includes attendance of an attorney who represents you at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property held for any rental, business, investment or income purpose.

[HOME EQUITY LOANS \(PRIMARY RESIDENCE\)](#)

This service covers the review or preparation of a home equity loan on your primary residence.

[HOME EQUITY LOANS \(SECOND OR VACATION HOME\)](#)

This service covers the review or preparation of a home equity loan on your second or vacation home.

[BOUNDARY OR TITLE DISPUTES \(PRIMARY RESIDENCE\)](#)

This service covers negotiations and litigation arising from boundary or title disputes involving your primary residence, where coverage is not available under your homeowner or title insurance policies.

[SALE OR PURCHASE OF HOME \(PRIMARY RESIDENCE\)](#)

This service covers the review or preparation, by an attorney representing you, of all relevant documents (including the construction documents for a new home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of your primary residence or of a vacant property to be used for building a primary residence. The benefit also includes attendance of an attorney who represents you at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home, vacation property, unimproved land, new construction, rental property, property held for business or investment or leases with an option to buy.

[SALE OR PURCHASE OF HOME \(SECOND OR VACATION HOME\)](#)

This service covers the review or preparation, by an attorney representing you, of all relevant documents (including the construction documents for a new second home or vacation home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of your second home, vacation home or of a vacant property to be used for building a second home or vacation home. The benefit also includes attendance of an attorney who represents you at closing. It does not include services provided by any attorney representing a lending institution or title company. This benefit does not include the sale or purchase of a second home or vacation home held for rental purpose, business, investment or income or lease with an option to buy.

SECURITY DEPOSIT ASSISTANCE (PRIMARY RESIDENCE – TENANT ONLY)

This service covers counseling the participant in recovering a security deposit from his/her residential landlord; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. It also covers assisting the participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the participant for the small claims trial. This service does not include the plan attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

Traffic and Criminal Matters

JUVENILE COURT DEFENSE

This service covers the defense of your dependent child in any juvenile court matter, provided there is no conflict of interest with you, the employee, in which case this service provides an attorney for you only. There can be a conflict between an employee and juvenile if the employee is the cause of the child's problem. An example of this is truancy. A juvenile could be in court for failure to go to school but it could be the parent's fault. This leads to a conflict. The legal plan in this situation would cover the employee not the juvenile.

TRAFFIC TICKET DEFENSE (NO DUI)

This service covers representation of the Participant in defense of any traffic ticket except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor, trial and sentencing.

DUI CONSULTATION

This service covers advice and consultation for a driving under the influence charge (DUI) and restoring a driver's license, which was suspended as a result of a DUI charge whether in traffic or any other court. This service does not cover representation for the defense of a DUI charge.

RESTORATION OF DRIVING PRIVILEGES

This service covers your representation in proceedings to restore your driving license.

(Includes license suspension due to DUI).

MISDEMEANOR DEFENSE

This service covers representation in defense of any criminal misdemeanor charge except those relating to traffic or driving under influence charges. Representation includes court hearings, negotiation with the prosecutor, trial and sentencing. It does not include representation of a felony charge, which is more serious than a misdemeanor charge, which is subsequently reduced to a misdemeanor. This service also does not cover any post-sentencing proceeding, probation violation hearing or appeals by either party.

Wills and Estate Planning

LIVING TRUSTS

This service covers the preparation of a living trust. It does not include tax planning or services associated with funding the trust after it is created. A living trust or "inter vivos trust," is a method of managing your property before you die. A living trust can provide for someone else to manage

your property should you wish them to. A living trust may speed the distribution of your property when you die and may keep the property from going through probate. This service, unlike probate, lets you keep private how you want your property distributed.

LIVING WILLS

This service covers the preparation of a living will. A living will is a legal document that instructs your family and doctors to use or not to use extraordinary life support procedures should you be unable to tell them yourself.

POWERS OF ATTORNEY

This service covers the preparation of any power of attorney when you are granting the power.

PROBATE AT 10% NETWORK DISCOUNT

Subject to applicable law and court rules, plan attorneys will handle probate matters at a fee 10% less than the plan attorney's normal fee. It is your responsibility to pay this reduced fee and all costs. When you die, legal procedures are required to administer your estate and transfer your property. Administration of your estate involves gathering your property, paying your legitimate debts, paying any death-related taxes and distributing the property according to the terms of your will or, if there is no will, according to the laws of inheritance in your state. One legal procedure to manage an estate is called probate.

WILLS AND CODICILS

This service covers the preparation of a will. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning. A will is a legal document prepared and executed during one's life to provide instructions about the division of one's property upon death. A properly written will allows you to designate who will care for your minor children, who will inherit your property and who will handle your affairs after your death. For many people, a will is the most important document they will execute in their lifetime. The significance of a will depends less on the size of the estate than on the kinds of property left or on the matters to be taken care of upon death.

A codicil is a document that changes some parts in an existing will or adds new instructions to it. A codicil is prepared only if the desired change is minor. When a major change is to be made, a new will is prepared.

Attorney Services for Non-Covered Matters

For non-covered matters that are not otherwise excluded, this benefit provides four hours of attorney time and services per year. The Participant is responsible to pay fees beyond the 4 hours. No more than a combined maximum total of four hours of attorney time and service are provided for the member.

Services Not Covered

What legal services are excluded under the Plan?

The Plan excludes coverage for:

- Matters involving the Company including its plans and policies and your employment with the Company; or matters involving your family members' employer

- Matters involving MetLife legal plans, MetLife or network attorneys
- Business or commercial matters (and any issue arising out of a business-related matter. For example, if you or a covered family member has a business, no services related to that business will be covered.)
- Appeals and class-action suits
- Any matter for which an attorney-client relationship exists prior to becoming eligible for the Plan
- Third-party costs, such as filing fees, court fees, witness fees, etc.
- Matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents.

Can I get advice even if the service isn't covered under the Plan?

Yes. The Legal Assistance Plan provides telephone and/or office advice on personal legal matters. However, the Legal Assistance Plan is not intended to provide you with continuing access to a plan attorney for non-covered services in order to seek advice that would allow you to undertake your own representation.

Finding an Attorney

This Plan gives you and your eligible family members access to professional legal representation through a panel of network attorneys for issues ranging from consumer protection to family law to wills and estate planning. You may use an in-network (plan) attorney or you may use an out-of-network attorney and be reimbursed according to a set fee schedule. Marsh McLennan has no involvement with the selection or review of plan attorneys or their services.

How many attorneys are in the network?

There are approximately 18,000 attorneys, within 6,600 independent law firms, who participate in the Plan.

How do I find a network attorney?

You can locate an attorney by accessing the Claims Administrator's website at **www.mmcvoluntarybenefits.com** or call +1 800 225 2265, Monday through Friday, 8 a.m. to 9 p.m. and Saturday 8 a.m. to 2 p.m. Eastern time or by using the MetLife Legal Plan website at info.legalplans.com.

Can I contact a network attorney directly?

Yes. After locating a network attorney simply call the attorney directly to schedule an appointment for an OFFICE CONSULTATION.

Can I use an attorney anywhere in the country?

Yes. The Legal Assistance Plan will help you locate an attorney while you are traveling within the country.

How do I access an attorney's services?

You can access in-network attorney services either by telephone or schedule an office consultation. Eligibility is verified by the attorney. All billing and payments for in-network attorneys are handled directly between the attorney and the Plan. Marsh McLennan has no involvement with the selection or review of plan attorneys or their services.

To be reimbursed for services provided by an out-of-network attorney while covered under the Plan, contact the attorney directly and then submit a claim form for reimbursement.

Attorney Credentials

The following are requirements for network attorneys:

- Graduation from an accredited law school.
- Have at least 8 years general practice experience.
- Operate a fully staffed general practice law office.
- Commit to the highest standards of client satisfaction.
- Maintain an active license with the State Bar with no bar complaints or disciplinary problems.
- Agree to provide legal services to plan members according to the claims administrator's or MetLife Legal Plans' policies, utilizing fee schedules for covered services.
- Maintain malpractice insurance in the minimum sum of \$100,000.00 per claim.

How often are attorneys recredentialed?

Attorneys are recredentialed by MetLife Legal Plans yearly. The process includes:

- Review of daily legal plan activity
- Caseload and client feedback
- Updating of staff
- Credentials and specialization
- Verification of malpractice insurance
- Confirmation of current license status.

What is the average number of years of experience of a network attorney?

Network attorneys have an average of 25 years of experience.

Already Working with an Attorney

What if I am already working with another attorney on a legal matter when my coverage begins?

Any matter for which an attorney-client relationship already exists prior to becoming eligible for the Plan will not be covered.

Can I switch my attorney during a case that I start after coverage begins?

If you terminate the attorney-client relationship with your in-network attorney during a case, the Plan will assist you in locating a new in-network attorney.

Glossary

ACTIVELY-AT-WORK

As a new hire, you are “actively-at-work” on the first day that you begin fulfilling your job responsibilities with the Company at a Company-approved location. If you are absent for any reason on your scheduled first day of work, your coverage will not begin on that date. For example, if you are scheduled to begin work on August 3rd, but are unable to begin work on that day (e.g., because of illness, jury duty, bereavement or otherwise), your coverage will not begin on August 3rd. Thereafter, if you report for your first day of work on August 4th, your coverage will be effective on August 4th.