



Voluntary Benefits for MITRE Employees





Programs and services designed with *you* in mind.

As an employee of MITRE, you have access to a comprehensive voluntary benefits program. The programs and services available to you include:

- Group Legal Services
- Choice Auto and Home Program
- Long Term Care Insurance
- Pet Insurance
- Identity Theft Services

Your voluntary benefits program, managed by Marsh Voluntary Benefits, a service of Seabury & Smith, Inc., is designed to help you save time and money by giving you access to quality coverage and services.

Plus, with all your voluntary benefit options, you will have access to:

- The market competitiveness of group savings.
- The convenience of payroll deduction as a payment method option.
- High-quality, reputable programs and services.
- Access to a comprehensive website where you can get all the information you need regarding program details, options and applications for enrollment.
- A dedicated customer service center to answer any questions or assist you with your application.
- The security of portable coverage options (where permitted by law).
- And much more!

Group Legal Services

Chances are you wouldn't dream of being without life, health or auto insurance. But what about legal coverage? According to the American Bar Association, nearly 70 percent of all Americans will face a legal issue during the next year. Even a small legal issue can lead to hefty legal expenses. For just pennies a day, the Group Legal Plan is like having your own attorney on retainer for you, your spouse and your dependents.

With the Group Legal Plan, you have access to a nationwide network of more than 12,000 experienced attorneys. Plan attorneys have met stringent selection criteria and average more than 22 years of legal experience. They can provide you with legal advice and representation for a wide range of legal matters such as wills and estate planning, financial matters, real estate and more.

The Group Legal Plan is available to MITRE employees at a monthly cost of \$15.90. You can enroll in the MITRE Group Legal Plan as a new hire or during your annual enrollment period of **November 1-30, 2013**.



The MITRE Group Legal Plan is provided by Hyatt Legal Plans. In some states, group legal coverage is written as insurance provided by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, R.I.

Choice Auto and Home Program

As an eligible MITRE employee, you can apply for affordable and convenient auto and homeowners insurance* through MITRE's Choice Auto and Home Program—underwritten by MetLife Auto & Home®, Travelers and Liberty Mutual Insurance, allowing you to choose from three leading auto and home insurance carriers.

Because you are an employee of MITRE, you are automatically eligible to apply for policies with employee discounts** that may save you time and money. You have a wide range of insurance policies available to fit your specific needs. You do not need to wait until your current policy expires to switch—you may call for quotes at any time.

To receive free, no-obligation quotes, call toll-free at 1-866-228-3553, Monday –Friday, 8:00 a.m. to 8:00 p.m. and Saturday, 9:00 a.m. to 1:00 p.m., EST/EDT. Or visit www.mitrevoluntarybenefits.com to compare personalized quotes before you speak to a licensed representative.

*Available in most states to those who qualify.

**Employee discounts are not available from all carriers and only available to those who qualify. Individual savings may vary and are not guaranteed.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Loyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify. Met P&C®, MetCasSM, and MetGenSM, are licensed in Minnesota. ©2013 MetLife Auto & Home. L0311169810[exp0214][All States]

Travelers Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In FL: Auto insurance policies are underwritten by First Floridian Auto and Home Insurance Company, The Travelers Home and Marine Insurance Company, or by The Travelers Commercial Insurance Company. In MA: Auto policies are underwritten by The Premier Insurance Company of Massachusetts (Premier), a single-state subsidiary of The Travelers Indemnity Company. Insurance offered through Premier is not guaranteed by The Travelers Indemnity Company or any other Travelers company. In TX: Auto insurance is offered by Travelers MGA, Inc.

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Long Term Care Insurance

Long term care is different from traditional medical care. It's the type of care received outside of a hospital, such as in your home, an assisted living facility or a nursing home. Long term care is the type of care you may need if—due to a chronic illness—you are unable to perform, without substantial assistance from another person, two or more basic activities of daily living, such as bathing and dressing. It's also the type of care that may be needed if you require substantial supervision by another person to protect you from threats to your health and safety due a severe cognitive impairment, such as Alzheimer's disease or another mental illness.

Investing in long term care now could be the most important decision you make. Why? Because you can't tell when you'll need it. You could need it in three years or three days; it's impossible to predict how long you'll be in good health or if you'll suffer from long term effects of a car accident or debilitating disease. And, because long term care rates are based on your age at the time of purchase, coverage is more affordable for younger adults. Plus, it's available to you at low, group rates through the MITRE voluntary benefits program.

You and your eligible adult family members may apply for long term care insurance at any time by answering health questions and receiving carrier approval. However, if you apply during your initial 31-day new hire enrollment period, you are guaranteed acceptance for yourself—regardless of your current health—as long as you are actively at work (not absent due to illness, disability, or leave) at MITRE on your effective date of coverage.



Pet Insurance

Veterinarian-Recommended Pet Health Insurance¹

Your pet is a valuable member of your family, so you want to provide the best possible health care. Pets are unpredictable. While it's hard to anticipate accidents and illnesses, Veterinary Pet Insurance® (VPI®) makes it a little easier to be prepared for them. From routine wellness care to significant medical incidents, VPI is the smart way to protect your pet's health—and your pocketbook.

A VPI Pet Insurance policy helps pay for your pet's treatments, surgeries, lab fees, x-rays, and much more. VPI offers affordable plans for dogs, cats, birds, ferrets, reptiles, and other exotic pets. You may elect this coverage for your pet(s) anytime during the year. Benefits renew each year with no lifetime limits. Best of all, you're free to use any veterinarian worldwide—including specialists and emergency providers. You can enroll in Pet Insurance at any time throughout your employment with MITRE.



¹ 2010 Veterinary AAU Study

Underwritten by Veterinary Pet Insurance Company (CA) Brea, CA, National Casualty Company (all other states), Madison, WI. Insurance plans are offered and administered by Veterinary Pet Insurance Company in California and DVM Insurance Agency in all other states. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, (2013); National Casualty Company (all other states), Madison, WI, (2012). ©2013 Veterinary Pet Insurance Company. Nationwide Insurance is a service mark of Nationwide Mutual Insurance Company.

Identity Theft Services

Unlike other crimes, identity theft can be difficult for you to detect early. In many instances, it can be years before victims realize their identities have been stolen. Once discovered, the process of restoring your identity can be overwhelming and time-consuming. In fact, victims can spend anywhere from 30 to 600 hours working to restore their name and credit file information after an identity fraud occurs.

As an employee of MITRE, you don't have to fight identity theft alone. ID TheftSmart™ provides comprehensive identity theft safeguards and restoration services. Your ID TheftSmart membership includes: a credit report at no extra charge, personal credit score and analysis, continuous credit monitoring, enhanced identity theft consultation and restoration with non-credit searches, and the services of risk management experts.

And, if identity theft strikes, ID TheftSmart's Licensed Investigators do most of the legwork and paperwork for you to restore your name—saving you time, money, and aggravation. ID TheftSmart membership is available to MITRE employees at a monthly cost of \$9.95 per month. Employees may add a spouse membership for an additional \$4.95 per month.

You can enroll in Identity Theft Services at any time throughout your employment with MITRE.



It's easy to learn more or to apply for enrollment in your voluntary benefits!

If you would like more information or would like to apply for any of your voluntary benefit options, there are two resources available to you:

1. Visit www.mitrevoluntarybenefits.com. This site houses additional information on your voluntary benefit options as well as online applications for most products.
2. Call **1-866-228-3553**, Monday through Friday, 8:00 a.m. to 8:00 p.m. and Saturday, 9:00 a.m. to 1:00 p.m. EST/EDT, and a customer service representative will be happy to answer any questions you may have.

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