



# 2019 Benefits AT A GLANCE

The organization is committed to making financial well-being possible for its clients, and is equally committed to the well-being of its employees. That's why we offer a comprehensive Total Rewards package designed to make a positive difference in the lives of our employees. Our suite of benefits includes a superior retirement program and highly competitive health, wellness and work life offerings that can help you achieve and maintain your best possible physical, emotional and financial health. To learn more about your benefits, visit [www.livingwellcentral.tiaa.org](http://www.livingwellcentral.tiaa.org).

## SAVINGS AND INVESTMENT

BENEFIT	DESCRIPTION										
The organization's contributions to the plans listed below are fully vested after 3 years of service.											
TIAA RETIREMENT PLAN <sup>1</sup>	<ul style="list-style-type: none"> <li>You are eligible on your first day of work (if you are at least age 21); interns are eligible after a 90-day waiting period.</li> <li>The organization makes a contribution equal to a percentage of your eligible earnings<sup>2</sup> each pay period; you decide how to invest the organization's contribution in one of the plan's investment options.</li> <li>The percentage the organization contributes increases as you get older:</li> </ul>										
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TIAA RETIREMENT BENEFIT EQUALIZATION PLAN	<ul style="list-style-type: none"> <li>Contributions to the Retirement Plan<sup>1</sup> in excess of Internal Revenue Code (IRC) limits will be automatically allocated to the Equalization Plan, a non-qualified, unfunded plan.</li> <li>The organization will begin paying you the balance in your Equalization Plan when your employment ends or the month following your 60th birthday, whichever is later.</li> </ul>										
TIAA CODE SECTION 401(K) PLAN	<ul style="list-style-type: none"> <li>You are eligible on your first day of work and will be automatically enrolled at a 3% contribution rate; interns are eligible after a 90-day waiting period.</li> <li>You can invest a percentage of your pay and/or bonus, up to \$19,000 (up to \$25,000 if you are age 50 or over). Make sure to opt out of automatic enrollment if you have already met these limits for the year.</li> <li>You can elect the optional auto-save feature which automatically increases your contribution rate each year from 3%, to a maximum of 6% of your eligible earnings.<sup>2</sup> You may opt out of auto-save or change how much you contribute at any time.</li> <li>Your contributions to the 401(k) Plan can be made on a pre- or after-tax basis.</li> <li>The organization makes a matching contribution of <b>100% on the first 3% of your eligible earnings<sup>2</sup></b>, up to the IRC limit of \$280,000.</li> <li>Funds from other qualified plan distributions may be rolled over into this plan.</li> </ul>										
TIAA 401(K) EXCESS PLAN	<ul style="list-style-type: none"> <li>If you enroll within 30 days of your first day of work, your participation takes effect immediately. Otherwise, your participation takes effect on the January 1 following your enrollment.</li> <li>If your eligible earnings (base salary, shift differential and commissions) exceed the IRS limit of \$280,000, you can elect to make pre-tax contributions from your pay over the limit to the 401(k) Excess Plan, which is an unfunded, non-qualified plan. Contributions to the plan are also eligible for the same company match as the 401(k).</li> <li>Benefits will be paid following the end of your employment.</li> </ul>										
RETIREMENT HEALTHCARE SAVINGS PLAN (RHSP)	<ul style="list-style-type: none"> <li>You are eligible on your first day of work and can contribute as much as you like on an after-tax basis in a tax-free, interest-earning savings account that you can use to pay for eligible healthcare expenses when you decide to leave the organization; interns are eligible after a 90-day waiting period.</li> <li>The organization will match <b>100%</b> of your contributions, up to <b>\$750 annually</b>.</li> <li>Your contributions and the organization's match will automatically be invested in a TIAA-CREF Lifecycle Fund at a target retirement age closest to your 65th birthday. You can also choose to notionally invest your RHSP account in one or more of the plan's investment fund options.</li> </ul>										

<sup>1</sup> For 2019, the Retirement Plan is available to employees of TIAA, TIAA Bank, and Nuveen. Nuveen employees that have been designated by Nuveen as primarily supporting Gresham or Santa Barbara Asset Management are **not eligible** to participate in the Retirement Plan.

<sup>2</sup> Eligible earnings for the 401(k) and Retirement Plans include your base salary, shift differential pay, and the first \$300,000 earned in commissions up to the IRS limit of \$280,000 for qualified plans for 2019. This holds true for non-qualified plans as well except for that eligible earnings are those above the IRS limit of \$280,000.

## HEALTH, INSURANCE AND WELLNESS BENEFITS

To be covered under the health, insurance and wellness options, you need to make your elections within 30 days of hire through *Your Benefits Center*. You will receive an email notification from *Your Benefits Center* with your default PIN and a link to the enrollment site. If you do not make an election, you will be defaulted into the Aetna Consumer Choice POS with Health Savings Account (HSA) medical option and the Delta Dental PPO plus Premier option at the Employee Only coverage level.

Family situations and life choices can differ greatly, and the organization is committed to respecting differences and supporting diversity. That's why we provide you with flexibility regarding the eligible dependents you can cover under our medical, dental and vision options. For more information on who is eligible for coverage, see your *2019 Benefits Guide*.

BENEFIT	WHO PAYS	DESCRIPTION
<p>You are eligible for the following benefits on your first day of work if you are an active full-time or part-time employee of the organization with a regular work schedule of 21 or more hours per week; interns are eligible after a 90-day waiting period.</p>		
MEDICAL	<p><b>The organization pays</b> the majority of the premium.</p> <p><b>You pay</b> the difference.</p>	<p>Depending on where you live, you can choose from at least three medical coverage options:</p> <ul style="list-style-type: none"> <li>• <b>Aetna Consumer Choice POS with Health Savings Account (HSA)</b> – If you enroll in the <b>Aetna Consumer Choice POS with HSA medical option</b>, the organization will make a <b>tax-free contribution</b> to the HSA in the amount of \$500 or \$1,000 each year, depending on your coverage level. This amount will be pro-rated if you are a new hire. You can also contribute to your HSA, allowing you to save money for healthcare expenses on a pre-tax basis. For 2019, you can contribute a total of \$3,500 for Employee Only coverage and \$7,000 for all other coverage levels.</li> <li>• <b>Aetna Basic Consumer Choice POS with UFund HSA</b> – If you enroll in the Aetna Basic Consumer Choice POS with UFund HSA medical option, you can make pre-tax contributions to the HSA. <b>The organization will not, however, make a tax-free contribution to the HSA.</b></li> <li>• <b>Aetna Choice Advantage POS</b> – All services are generally subject to coinsurance after you satisfy the annual deductible.</li> <li>• <b>Kaiser-Colorado HMO</b> (only available to eligible employees in the HMO's service area).</li> </ul> <p>Preventive care is covered at 100% under each medical option for in-network healthcare services.</p> <p>If you elect medical coverage, you are automatically enrolled in prescription drug coverage through CVS Caremark.</p> <p>CVS Caremark can assist with both retail and mail service prescriptions.</p>
DENTAL	<p><b>The organization pays</b> the majority of the premium.</p> <p><b>You pay</b> the difference.</p>	<p>The organization offers the <b>Delta Dental PPO plus Premier option</b>, which is administered by Delta Dental.</p> <ul style="list-style-type: none"> <li>• You can see any dentist within the PPO or Premier networks with discounted rates; you may also receive care out-of-network.</li> <li>• Preventive care is covered at 100% with <b>no deductible</b>. Basic restorative care (fillings) is covered at 100% <b>after the deductible is met</b>.</li> </ul>
VISION	<p><b>You pay</b> the full cost.</p>	<p>The organization offers two vision options through VSP – <b>Standard and Enhanced</b>. Both options provide coverage for routine eye exams, plus glasses or contact lenses.</p> <p>The Enhanced option offers additional coverage including a higher frame and contact lens allowance, plus full coverage for certain lens add-ons (UV coating and progressive lenses).</p>

BENEFIT	WHO PAYS	DESCRIPTION
FLEXIBLE SPENDING ACCOUNTS (FSAs)	<b>You pay</b> the full cost.	<p><b>Healthcare</b> Set aside up to \$2,700 of annual pre-tax pay for certain out-of-pocket healthcare expenses.</p> <p><b>Dependent Day Care</b> Set aside up to \$5,000 of annual pre-tax pay (per household) for certain out-of-pocket dependent day care costs.</p> <p><b>Limited Purpose<sup>3</sup></b> Set aside up to \$2,700 of annual pre-tax pay for certain vision and dental expenses (before you meet your medical deductible), as well as other eligible medical and prescription drug expenses like copays (after you meet your medical deductible).</p>
GROUP LIFE INSURANCE <sup>4</sup>	<p><b>The organization pays</b> the full cost for basic employee coverage; automatic enrollment.</p> <p><b>You pay</b> the full cost for optional supplemental coverage.</p>	<p><b>Basic Employee Coverage</b> 1 x annual base salary (automatic), or you can limit coverage to \$50,000 to eliminate imputed income.<sup>5</sup></p> <p><b>Supplemental Coverage</b> <i>Employee:</i> Additional 1 to 6 x annual base salary (maximum \$2.5 million for basic and supplemental combined). You can elect optional coverage of up to 3 x basic without a Statement of Health, or from 4 to 6 x basic with a Statement of Health. <i>Spouse:</i> Up to \$125,000 (<b>Note:</b> You can elect up to \$50,000 in spouse life insurance without a Statement of Health). <i>Child(ren):</i> \$10,000 for each child.</p>
ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE	<p><b>The organization pays</b> the full cost for basic coverage; automatic enrollment.</p> <p><b>You pay</b> the full cost for optional supplemental coverage.</p>	<p>Pays benefits for accidental loss of life, limb or sight.</p> <p><b>Basic Employee Coverage</b> 1 x annual base salary (automatic).</p> <p><b>Supplemental Employee Coverage</b> 1 x annual base salary, up to maximum of \$2.5 million for basic and supplemental combined.</p>
BUSINESS TRAVEL ACCIDENT INSURANCE	<b>The organization pays</b> the full cost; automatic enrollment.	<p><b>Basic Employee Coverage</b> 5 x annual base salary. Minimum benefit = \$200,000 Maximum benefit = \$5,000,000</p>
SHORT-TERM DISABILITY (STD)	<b>The organization pays</b> the full cost; automatic enrollment.	<p>If you become disabled and are unable to work, STD benefits begin on the 8th consecutive calendar day of absence (the 1st work week of absence is charged to PTO or unpaid if you have exhausted your PTO). STD payments may continue for up to 26 weeks as follows:</p> <ul style="list-style-type: none"> <li>• <b>Week 1:</b> Paid time off, if available; otherwise, unpaid time</li> <li>• <b>Weeks 2–8:</b> 100% of base salary</li> <li>• <b>Weeks 9–13:</b> 80% of base salary</li> <li>• <b>Weeks 14–26:</b> 70% of base salary</li> </ul> <p><b>Note:</b> If you are a TIAA Bank commissioned only associate, you are not eligible for short-term disability benefits.</p>

<sup>3</sup> Only for employees who are enrolled in the Aetna Consumer Choice POS with HSA and Aetna Basic Consumer Choice POS with UFund HSA.

<sup>4</sup> To be eligible for this benefit, you must work a minimum of 21 hours per week. If you are a part-time employee, the value of these benefits will be reduced to align with your pro-rated salary.

<sup>5</sup> Life and AD&D insurance amounts are based on your salary, raised to the next multiple of \$1,000 (if not already such a multiple). **TIAA Bank commissioned associates will receive basic life and AD&D insurance in an amount equal to \$30,000 (or base salary plus commissions paid within the 12-month period from Oct. 1, 2017 through Sept. 30, 2018), whichever is higher, up to a maximum of \$1,000,000.**

BENEFIT	WHO PAYS	DESCRIPTION
LONG-TERM DISABILITY (LTD)	<p><b>The organization pays</b> the full cost in the form of a payroll credit equal to the cost of the LTD deduction, which is taken on a post-tax basis; automatic enrollment.</p> <p>Because you pay for these benefits on an after-tax basis, any LTD benefits you receive will not be taxed.</p>	<p>When STD benefits are exhausted, the LTD plan pays 60% of your base salary rate plus bonus and commissions paid within the 12 months prior to your disability start date, up to a \$20,000 monthly maximum.</p>
WELLNESS	<p><b>The organization pays</b> the full cost.</p>	<p>The organization provides access to a number of benefits to help you live well, including:</p> <ul style="list-style-type: none"> <li>• <b>Aetna Health</b> (<i>Aetna members only</i>), an online website where you can search for and compare providers, read patient reviews, track your progress toward reaching your deductible and estimate costs for certain services.</li> <li>• <b>Corporate Athletic Program</b>, which supports multiple sports per site. Teams get \$2,000 for less than 40 members; teams with 40 members or more get \$4,000 per sport.</li> <li>• <b>Fitness Reimbursement Program</b>, which provides a 50% reimbursement (up to \$650) per year for fitness classes or an individual membership in an approved program or fitness facility; the reimbursement is taxable.</li> <li>• <b>Health Advocate</b>, an independent organization of healthcare professionals who deal directly with providers and insurance carriers on your behalf to resolve administrative and clinical healthcare issues.</li> <li>• <b>Living Well Health and Wellness Centers</b> (onsite centers in Charlotte, Ballantyne/Betsill, Denver and New York), which are staffed by physicians, nurse practitioners, health coaches and EAP counselors that work to help employees maintain their best possible health. Services are also available face-to-face or over the phone for employees in other locations.</li> <li>• <b>Mindfulness at Work</b><sup>®</sup>, an online program dedicated to helping you learn how to respond – rather than react – to a stressful situation, create better relationships and deal with difficult personalities. This program offers guidance from expert instructors who will teach you mindfulness techniques that help you work through these types of situations and others.</li> <li>• <b>MyBrainSolutions</b>, a service that can help you develop strategies to maximize your performance by managing stress, staying positive and thinking more clearly.</li> <li>• <b>Teladoc</b>, a service provided through Aetna that gives members flexibility to access medical services with board certified physicians by phone or online, 24/7.</li> <li>• <b>Wellness Incentive Program</b>, which provides a 10% discount on medical premium contributions if you complete a biometric screening. You can also earn Reward &amp; Recognition points for participating in a variety of wellness activities, including speaking with a Healthy Lifestyle coach, completing preventive screenings and more. Visit Living Well Central for more details.</li> </ul>

## WORK LIFE BENEFITS

Employees are automatically eligible for the following benefits. Visit **HR Services** for more information.

BENEFIT	DESCRIPTION																		
MY HOMEWORK CONNECTION	Provides you and your dependents with expert tutors who can provide one-on-one online, on-demand assistance with homework (up to five hours of tutoring per month <b>at no cost to you</b> ).																		
COMMUTER BENEFIT PROGRAM	Allows you to use pre-tax money from your paycheck to pay for your commuting expenses. <ul style="list-style-type: none"> <li>• <b>Public transportation</b> (i.e., bus, train, subway or ferry service) — up to \$265 per month before taxes.</li> <li>• <b>Parking</b> (i.e., garage, parking lot near work or in a paying commuter lot for the bus, train or ferry service) — up to \$265 per month before taxes.</li> </ul>																		
PAID TIME OFF (PTO) <sup>1</sup>	<p>PTO is earned in hours based on job tier and length of service and is pro-rated for new hires. The table below illustrates the number of days a full-time employee who works 8 hours per day would earn in a full year. In addition to PTO, you also receive 8 scheduled holidays.<sup>2</sup> Note that you also have eight hours of paid time off per year to participate in company-arranged community service projects.</p> <table border="1"> <thead> <tr> <th>Full Years of Service</th> <th>Job Tiers 1–4</th> <th>Job Tiers 5–6</th> <th>Job Tiers 7–12</th> </tr> </thead> <tbody> <tr> <td>Less than 1 year</td> <td rowspan="3"><b>“Responsible” PTO*</b> Employees in these job tiers will not accrue time off and will not need to record PTO days in CORE</td> <td>Up to 27 days</td> <td>Up to 22 days</td> </tr> <tr> <td>1 to 4 years</td> <td>27 days</td> <td>25 days</td> </tr> <tr> <td>5 to 19 years</td> <td>30 days</td> <td>27 days</td> </tr> <tr> <td>20 years or more</td> <td>(assumes a reasonable amount of time taken off with manager approval)</td> <td>32 days</td> <td>30 days</td> </tr> </tbody> </table> <p><b>Note:</b> If you are a TIAA Bank commissioned associate without a base salary, you do not earn PTO. If you live in a state with mandatory sick time provisions, you will be given 72 hours of sick time per year.</p> <p><sup>1</sup> This PTO policy does not apply to Nuveen employees who primarily (or exclusively) support Gresham, NWQ, Symphony or Winslow.</p> <p><sup>2</sup> Nuveen employees are eligible to receive nine scheduled paid holidays, including Good Friday (April 19) as a bank holiday. TIAA Bank Financial Center Associates will observe the Federal Reserve holiday schedule, which includes Columbus Day and Veterans Day.</p>	Full Years of Service	Job Tiers 1–4	Job Tiers 5–6	Job Tiers 7–12	Less than 1 year	<b>“Responsible” PTO*</b> Employees in these job tiers will not accrue time off and will not need to record PTO days in CORE	Up to 27 days	Up to 22 days	1 to 4 years	27 days	25 days	5 to 19 years	30 days	27 days	20 years or more	(assumes a reasonable amount of time taken off with manager approval)	32 days	30 days
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EMPLOYEE ASSISTANCE PROGRAM	Access to qualified professionals who can help you and members of your household manage personal and work-related issues. Employees who live in Charlotte, Denver and New York can access EAP counselors in person.																		
PARENTAL LEAVE <sup>1</sup>	<p><b>If you are a new parent, you are eligible to receive 16 weeks of 100% paid parental leave. You must take the 16 weeks of paid parental leave<sup>2</sup> in one consecutive period immediately following the birth, adoption or placement of your child.</b></p> <p>Equal parental leave is offered to all new parents — regardless of the new parent’s sex, whether the new parent physically gave birth to the baby, or whether the new parent will be a “primary” or “secondary” caregiver. If you are an adopting parent, paid leave is per adoption.</p> <p>If you are a <b>birth mother who needs to take an early leave</b> due to a related medical issue, you may be eligible for Short-Term Disability (STD) benefits prior to the birth of your child (any STD benefits you may be eligible for after the birth of your child will run concurrently with paid parental leave).<sup>3</sup></p> <p><sup>1</sup> Parental leave benefits are reduced by statutory disability and paid family leave benefits where applicable; the parental leave period will also run concurrently with STD, FMLA and any applicable state and city family leave periods.</p> <p><sup>2</sup> Additional unpaid leave is not available through the Parental Leave program but can be requested and approved by your manager, subject to business needs.</p> <p><sup>3</sup> In order to receive STD benefits due to a related medical issue, your doctor must provide supporting medical documentation in order to be eligible.</p>																		
ADOPTION ASSISTANCE PROGRAM	You may be reimbursed for up to \$5,000 per adopted child. All full- and part-time salaried employees are eligible (only expenses incurred for adoptions finalized after your first day of service are eligible for reimbursement). Please note, if both parents work for TIAA, only <u>one parent</u> is eligible to receive the benefit per adopted child.																		
BACKUP CARE PROGRAM	Up to 20 days per dependent for in-home or center-based care for children, elder or adult family members when regular care arrangements are unavailable.																		

BENEFIT	DESCRIPTION
TUITION REIMBURSEMENT PROGRAM	The organization reimburses up to \$8,000 per year of eligible undergraduate or post-graduate tuition expenses once the course is completed.
IDENTITY THEFT RECOVERY SERVICES	Available through the EAP, a network of identity recovery professionals who will take care of all the paperwork, negotiation and management of resolving your identity theft issues.
DISCOUNT PROGRAM	The organization has established many corporate partnerships to provide employees with a variety of discounts and savings opportunities that are not available to the general public.
GROUP VOLUNTARY PLANS	<p>You have access to several group voluntary plans to help you protect what's important to you with low group rates. You are eligible to enroll in these plans beginning on your first day of work.</p> <p><b>Note:</b> <i>These voluntary plans are not sponsored or endorsed by TIAA or part of TIAA's employee benefits program. They are voluntary programs that you may purchase at your discretion through convenient payroll deductions. TIAA makes no representations about, nor is responsible for, the coverage or benefits offered by these plans.</i></p> <ul style="list-style-type: none"> <li>• <b>Accident Insurance</b> – MetLife's Accident Insurance offers financial support for life's unexpected events by providing you with a lump-sum payment if you or a covered family member is hurt in a covered accident.</li> <li>• <b>Auto/Home Insurance<sup>6</sup></b> – MetLife's Auto and Home Insurance provides group discounts for a range of property and liability protection, including car, motorcycle, boat, recreational vehicle, landlord's rental dwelling, personal excess liability, and renter's coverage.</li> <li>• <b>Identify Theft Protection</b> – InfoArmor's<sup>®</sup> Identity Theft Protection provides up to \$1,000,000 in coverage should you become a victim of identity theft or fraud, plus access to the following tools: <ul style="list-style-type: none"> <li>– Tri-bureau credit monitoring</li> <li>– Monthly credit scores, plus a full report each year</li> <li>– Digital wallet storage and monitoring</li> <li>– Password management solution.</li> </ul> </li> <li>• <b>Critical Illness Insurance</b> – Critical Illness through MetLife provides you with a lump-sum payment in the event that you or a covered family member is diagnosed with a covered critical illness.</li> <li>• <b>Legal Assistance Plan<sup>7</sup></b> – MetLaw<sup>®</sup>, available through Hyatt Legal Plans, Inc. provides access to quality, affordable legal representation for you and your dependents. For \$20.75 per month, you have access to a nationwide network of over 14,000 plan attorneys for a variety of matters including traffic offenses, real estate, document review and preparation and more.</li> <li>• <b>Pet Insurance<sup>8</sup></b> – Pet Insurance from Nationwide<sup>®</sup> reimburses eligible veterinary expenses related to accidents, illnesses and injuries for dogs, cats, birds, some exotics and reptiles. You may also purchase optional wellness coverage for routine preventive exams and services.</li> </ul>

<sup>6</sup> Home insurance is not part of MetLife Auto & Home's benefit offering in Florida and Massachusetts. MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product, are available in most states to those who qualify. Met P&C<sup>®</sup>, MetCas<sup>SM</sup>, and MetGen<sup>SM</sup> are licensed in MN. For auto and home products, an employee does not enroll but must apply for the insurance products.

<sup>7</sup> Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. Programs offered by MetLife and its Affiliates contain certain exclusions and terms for keeping them in force.

<sup>8</sup> Metropolitan Life Insurance Company is the program administrator for pet insurance fulfilled by Nationwide<sup>®</sup>. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A rated company (2013); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2014). Nationwide, the Nationwide N and Eagle, and Nationwide Is On Your Side are service marks of Nationwide Mutual Insurance Company© 2016 Nationwide. These companies are not affiliated with Metropolitan Life Insurance Company or its affiliates.



The programs highlighted in this communication include the benefit coverages and programs that are offered to current employees. More detailed descriptions will be made available if you become an employee. The organization reserves the right to change, modify or discontinue any of its employee benefit plans and programs at any time; there is no promise that these plans/programs will continue indefinitely. This overview is available to all prospective candidates for employment and does not constitute an offer of employment.