

MADE TO FIT *your life*



Voluntary benefits to elect during Annual Enrollment November 8-20, 2024

As a benefits-eligible UNFI associate, you have an exclusive opportunity to enroll or apply in insurance coverage and services. Discover how voluntary benefits can give you the financial protection you need, at competitive rates you typically can't find on your own. As an added convenience, you may make your payments through payroll deduction.



Critical Illness Insurance

Provided by MetLife

- Pays a lump sum cash benefit of up to \$20,000
- Your benefit is paid directly to you and is in addition to your medical insurance
- You pay an affordable associate discounted group rate
- You're guaranteed acceptance provided you enroll during the enrollment period³
- Coverage is portable, which means you can take it with you if you change jobs or retire⁴

2025 plan upgrades include:

- A 200% increase in the total benefit amount
- Enhancements for cancer¹, progressive diseases, childhood conditions, and many more!
- Improved health screening benefit² now with 50+ tests available

Accident Insurance

Provided by MetLife



- Guaranteed-issue (no medical exam required) during the enrollment period³
- Covers more than 150 types of injuries related to accidents
- Benefits are paid directly to you unless otherwise assigned
- Coverage is portable, which means you can take it with you

if you change jobs or retire⁴

- Spouse/domestic partner and eligible children also qualify for this coverage⁸

2025 plan upgrades include:

- Acupuncture and chiropractic therapy services
- Increased outpatient surgical, urgent care, non-emergency care and physicians office benefits
- Additional organized sports activity⁷ injury rider that pays an additional 25% for injury due to organized sports



Hospital Indemnity Insurance

Provided by MetLife

- Pays a daily benefit amount of either \$100 or \$200 per day, per hospital stay up to 31 days
- The lump sum cash benefit is paid directly to you (unless otherwise assigned)
- Paid irrespective your medical insurance
- Guaranteed-issue provided you enroll during the enrollment period³
- Flexibility to use the benefit money to address out-of-pocket expenses like transportation and meals for family members, help with childcare, or lost income from missing work

2025 plan upgrades include:

- Enhanced coverage for newborn children
- Number of yearly admissions increased from 2 to 4 times
- ICU admission⁵ now paid in addition to hospital⁶ admission
- Added coverage available for mental illness, drug addiction, mental illness and inpatient rehabilitation

Legal Insurance

Provided by MetLife for 2025!



- Address your covered legal situations with a network attorney for legal help and representation with such matters as:
 - Wills and estate planning
 - Divorce and family law matters
 - Traffic tickets and more!

• Legal insurance from MetLife makes it more affordable than you think to get the legal help you need; network attorney fees are 100% paid-in-full for most covered matters.

- Cost-effective group discounted rate: \$12.75 per month

IMPORTANT: This is a fixed indemnity policy, NOT health insurance.

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."

- If you have this policy through your job, or a family member's job, contact the employer.
- For questions or complaints about this policy, contact your State.



Make the most of your benefits. Call or go online to learn more.



1-800-626-9065



[UNFIVoluntaryBenefits.com](https://www.UNFIVoluntaryBenefits.com)

Available anytime throughout the year



Choice Auto and Home Program

- You could save on your auto, home, and renters insurance⁹
- Comparison-shop coverages, prices, and discounts from up to 4 top carriers¹⁰
- Quick, real-time quotes - all from one phone call
- Associate discount of up to 15% that is typically greater than anything you can find on your own
- Additional discounts could be available



Pet Insurance

Provided by Nationwide[®]

- Up to 70% reimbursement for eligible veterinary expenses related to accidents, illnesses, wellness and more
- Optional \$500 wellness coverage¹¹
- Unlimited 24/7 access to VetHelpline[®] certified veterinary experts at no added cost
- Discounts on pet prescriptions through Nationwide **PetRxExpress**SM, plus savings on Vetco veterinary services



Identity Protection

Provided by Allstate

- Full-service identity theft remediation, credit monitoring, dark web monitoring, and more
 - \$1 million in identity theft expense reimbursement¹²—or up to \$2 million with a family plan.
- Now including:
- Cyber protection for mobile and desktop devices
 - Device protection tools for up to 5 devices— up to 10 with a family plan
 - Plus many more features designed to help you defend yourself from today's risks
- Discounted associate pricing is only \$2.29/week and \$4.59/biweekly
 - Protect your entire family for only \$4.14/week and \$8.28/biweekly

Now with
Cyber for 2025!

Recoop Disaster Insurance

Provided by Recoop



- Get a \$10,000 cash benefit for as low as \$20/month after disaster strikes
- File a claim in just minutes with a quick call or a few clicks
- Cash is typically deposited in your account within 24-48 hours, no deductible or restrictions on how the cash is used
- Homeowners and renters with an existing homeowners or renters insurance policy are eligible



Make the most of your benefits. Call or go online to learn more.



1-800-626-9065



[UNFIVoluntaryBenefits.com](https://www.unfi.com/voluntarybenefits.com)

The Voluntary Benefits program is administered by Mercer Health & Benefits Administration LLC. UNFI permits this insurance to be offered to its associates for their convenience. UNFI does not pay for these benefits, endorse or otherwise maintain this insurance as an associate benefit plan.

¹Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.

²The Health Screening Benefit may not be available in all states. In some states, the benefit is referred to as the Accident Prevention Screening Benefit.

³Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. [For CA-situated cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.] Some states require the insured to have medical coverage.

⁴Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

⁵The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details.

⁶"Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.

⁷The Organized Sports Activity Injury Benefit Certificate Rider may not be available in all states. Proof of registration in an Organized Sports Activity in which an Accident occurred is required at time of claim. See your certificate for details.

⁸Coverage for Domestic Partners, civil union partners, and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

⁹Auto insurance and home insurance may not be available from all carriers in all states and may not be offered in this program.

¹⁰Discounts are not available from all carriers and only available to those who qualify. Coverages, discounts, and billing options are subject to state availability, individual qualification, and/or the insuring company's underwriting guidelines. Individual savings may vary and are not guaranteed.

¹¹Existing members can enroll in My Pet Protection[®] with Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states.

¹²Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Product may be updated or modified prior to availability. Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.

Terms and conditions apply.

Each carrier operates independently and is not responsible for the others' financial obligations.

Pet insurance products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions. Products and discounts not available to all persons in all states. 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. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, VetHelpline and Nationwide PetRxExpress are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2024 Nationwide.

Group legal plans are provided by MetLife Legal Plans, Inc., 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. Please contact MetLife Legal Plans for complete details. METLIFE'S ACCIDENT (AX), HOSPITAL INDEMNITY (HI) AND CRITICAL ILLNESS (CII) INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are not intended to be a substitute for medical coverage providing benefits for medical treatment, including hospital, surgical, and medical expenses, and do not provide reimbursement for such expenses. Certain states may require the insured to have medical coverage to enroll in these policies. Like most group accident and health insurance policies, MetLife's AX, HI and CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. The policies may be subject to a Benefit Reduction Due to Age provision. For HI and AX, prior hospital confinement may be required to receive certain benefits, and there may be a pre-existing condition exclusion for hospital sickness benefits, if applicable. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. For CII, there may be a pre-existing condition exclusion, and a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's AX, HI and CII products can be found in the applicable Disclosure Statements or Outlines of Coverage/Disclosure Documents available at time of enrollment. For complete details of coverage and availability: for AX and HI, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG; and for CII, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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Program Offered and Administered by Mercer Health & Benefits Administration LLC

In CA d/b/a Mercer Health & Benefits Insurance Services LLC

AR Insurance License #100102691 CA Insurance License #0G39709 TX Insurance License #1850385

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