

MetLife Voluntary Benefits (Associate FAQ)

Accident, Critical Illness*, and Hospital Indemnity* Insurance*

NEW FOR 2026: Pet Insurance, Identity and Fraud Protection, and Legal Plan Insurance*

General Questions

Q: What new voluntary benefits are being offered in 2026?

A: Pet Insurance, Identity and Fraud Protection, and Legal Plan insurance coverage through MetLife will be offered to eligible associates beginning Jan. 1, 2026.

Q: Where do I find complete information about the voluntary benefits?

A: Complete policy details can be found on [MyBenefits](#), [Investing In You](#), or by calling MetLife's dedicated customer support line for Edward Jones at 833-711-1375. The Customer Support Center is open Monday – Friday 7 a.m. - 7 p.m. CST. For Legal Plans, you can also email clientservice@legalplans.com. Complete policy details are also available in the [MetLife enrollment portal](#).

Q: What are voluntary benefits?

A: Voluntary benefits are additional insurance options offered to you as an associate of the firm. Premiums are paid entirely by you, are often a reduced rate from what the cost is purchased as an individual in the open market and participation is optional. Some voluntary benefits (such as accident, critical illness, and hospital indemnity) provide a cash benefit for treatments and services to help you offset the cost of your deductible and out-of-pocket expenses, as well as financial support for household costs or other related expenses. Other voluntary benefits (such as pet insurance, identity and fraud protection, and legal plan coverage) may reimburse you for all or a portion of your expenses.

Q: Who is eligible to enroll in voluntary benefits?

A: All full-time U.S. client support team professionals and home office associates are eligible, as well as all financial advisors, financial advisor interns or trainees, service partners, joint venture service partners, and principals. All part-time U.S. associates who work an average of at least 30 hours per week over a 12-month measurement period are also eligible to enroll. You may also cover your eligible dependents (except for pet insurance).

Q: What is the difference between enrolling in these benefits through the firm instead of purchasing them on my own?

A: The firm is able to offer these benefits through MetLife at a group rate, which is generally less expensive than individual policies.

Q: Can I enroll my eligible dependents in these voluntary benefits without enrolling myself?

A: No. You must be enrolled in a voluntary benefit before enrolling your eligible dependents in the same benefit.

Note: Pet Insurance is not eligible for dependent coverage.

Q: Can my spouse/domestic partner and I both enroll if we are both Edward Jones associates?

A: An Edward Jones associate cannot be covered as both the policyholder and as a dependent. Both can enroll in Associate Only coverage, or one associate may cover themselves and their spouse/domestic partner, but an Edward Jones married/domestic partner couple may not both enroll and cover each other. Additionally, children may only be covered under one parent if both enroll in separate coverage. For Pet Insurance, only one associate may cover the pet on their policy.

Q: When is coverage effective?

A: Coverage begins on the effective date as shown on your MetLife confirmation statement as long as you are actively at work. There are no waiting periods. If you are not actively at work on the effective date, your coverage will begin the date you return.

Q: How do I enroll in voluntary benefits?

A: You must enroll through the MetLife enrollment portal:

<https://metlife.benselect.com/edwardjones>. Complete policy details are also available on the enrollment portal.

Note: You will be redirected to a separate Pet Insurance enrollment site through the above link

Q: Will I receive a confirmation statement for the voluntary benefit(s) I have elected?

A: Yes. After you elect your voluntary benefit(s), you will receive a confirmation statement via email directly from MetLife at the email address you provided to MetLife during enrollment.

Q: What if I miss the Open Enrollment window and want to enroll in one or more of the voluntary benefits offered by MetLife?

A: If you miss the Open Enrollment window, the next opportunity for you to enroll in one or more of the voluntary benefits (except for Pet Insurance) will be the next Open Enrollment or if you experience a qualified life event, whichever comes first. You may enroll in Pet Insurance at any time.

Q: How do I pay for my coverage?

A: All voluntary benefit premiums, except for Pet Insurance, will be taken via payroll deductions on an after-tax basis.

Pet Insurance is directly billed to you. You may set up an automatic payment via credit card through the online enrollment portal or via MetLife's call center. ACH (electronic bank-to-bank payment) is available exclusively through MetLife's call center.

Q: Can I discontinue my coverage at any time?

A: For most of the available voluntary benefits, you may only make mid-year changes to your coverage if you experience a qualified life event as described in the applicable policy. For Pet Insurance, however, you may discontinue your coverage at any time.

Q: Can I continue coverage if I leave the firm?

A: Yes, coverage is portable, meaning you can apply with MetLife and continue the coverage after leaving the firm.

Q: I was previously eligible as a part-time associate, but won't be eligible at the next open enrollment because I worked less than 30 hours a week during the measurement period. Can I continue coverage?

A: You will have the option to port your coverage.

NEW FOR 2026: Pet Insurance, Identity and Fraud Protection, and Legal Plan Insurance

Pet Insurance

Q: What is Pet Insurance?

A. Pet insurance works much like other types of insurance. For a monthly premium, you'll have coverage that can help reduce the financial impact of expected and unexpected veterinary care.

A wide range of treatments and conditions are covered, including accidental injuries, illnesses, exam fees, surgeries, medications, certain tests, hospital stays and more. Optional Preventive Care coverage for dogs and cats is also available. This covers things such as vaccinations, flea/tick medications, wellness visits, teeth cleaning, deworming and more. Coverage for vet-prescribed food, supplements or holistic treatments is included, as well as loss or theft coverage for dogs and cats.

Q: How do I submit a claim?

A. After your veterinary visit, pay the bill within 90 days and submit your bill and proof of payment to MetLife via the mobile app, online portal, email, fax or mail.

- Mail to: MetLife Pet Insurance - Claims Department, 400 Missouri Avenue, Suite 105, Jeffersonville, IN 47130
- Email to: Pet_Submit_Claim@metlife.com
- Fax to: 877-281-3348
- Upload to: MetLife Mobile App or MyPets Online Account

Q: Where do I find complete information about the voluntary benefits?

A: Complete policy details can be found on [MyBenefits](#), [Investing In You](#), or by calling MetLife's dedicated customer support line for Edward Jones at 833-711-1375. The Customer Support Center is open Monday – Friday 7 a.m. - 7 p.m. CST. Complete policy details are also available in the [MetLife enrollment portal](#).

Identity and Fraud Protection

Q: What is identity and fraud protection?

A: MetLife (in partnership with Aura Identity & Fraud Protection) helps safeguard your identity, money, assets, family, reputation and privacy. If you are a victim of fraud, a Resolution Specialist from Aura will help you navigate credit bureaus, help initiate credit freezes or a credit lock and work with you to resolve your fraud incident.

Q: What is credit monitoring?

A. Credit monitoring helps detect possible financial and identity fraud by monitoring inquiries and changes to your credit report. In conjunction with all three credit bureaus, monitoring helps you stay on top of your credit and protect your credit score by receiving near-real-time alerts about potential threats.

Q: Where do I find complete information about the voluntary benefits?

A: Complete policy details can be found on [MyBenefits](#), [Investing In You](#), or by calling MetLife's dedicated customer support line for Edward Jones at 833-711-1375. The Customer Support Center is open Monday – Friday 7 a.m. - 7 p.m. CST. Complete policy details are also available in the [MetLife enrollment portal](#).

Legal Plan

Q: How does the Legal Plan work?

A: The Legal Plan offers attorney consultation and representation for a wide range of legal issues. Over 18,000 attorneys participate in the MetLife network nationwide and are available to schedule appointments through MetLife's online systems, email, or by calling the Client Service Center. You can also submit questions to the Law Firm E-Panel.

Q: How are attorneys selected for the network, and what are their qualifications?

A: Network attorneys have an average of 25 years of legal experience and agree to MetLife's Attorney Code of Excellence. They must have graduated from an accredited law school and maintain a valid state license. Attorneys must agree to provide superior customer service to all legal plan members. Attorneys are routinely monitored to ensure members' needs are being met. Regular re-credentialing audits are also conducted.

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Accident, Critical Illness, and Hospital Indemnity

Q: I have medical insurance. Why do I need additional coverage?

A: Even the best medical plans can leave you with extra expenses to pay for services that aren't covered, like plan deductibles, co-pays (if applicable to the medical plan you are enrolled in outside of Edward Jones), costs for out-of-network care, and daily living expenses. Having this extra financial support may mean less worry for you and your family.

Q: Do I have to be enrolled in the Edward Jones medical plan to enroll in Accident, Critical Illness, or Hospital Indemnity Insurance?

A: No, you do not have to be enrolled in an Edward Jones medical plan to enroll in Accident, Critical Illness, or Hospital Indemnity insurance.

Q: Do I need to answer medical questions or have a medical exam to enroll in these benefits?

A: No, you do not need to answer medical questions or have a medical exam to enroll in these benefits. Coverage is guaranteed, regardless of your health. You need to be actively at work to be covered.

Q: How do I file a claim?

A: You can file a claim, view claim and policy information, and check claim status, letters and benefit payments through the Claim Center on [MyBenefits](#), on the MetLife Mobile App, or by calling the dedicated Edward Jones phone number at 833-711-1375. If you have an active short-term or long-term disability claim with MetLife, some claims may be auto adjudicated.

The accident plan offers a health screening benefit of \$50 to \$100 annual cash payment, and the critical illness plan offers a \$50 annual cash payment when you or your covered dependents complete one of the covered screenings or tests. You can file a claim through the Claim Center on [MyBenefits](#).

Q: Are premiums the same for tobacco users and non-tobacco users?

A: Critical Illness premiums are higher for tobacco users.

Q: If I am enrolled in the Accident and Hospital Indemnity plans, and have an accident that results in a hospital admission, will both benefits pay out?

A: Yes.

Q: How will benefit payments be received?

A: Payments are made directly to you from MetLife – not to doctors, hospitals or healthcare providers. The amount you receive is paid regardless of any other insurance you may have.

Q: What can the benefit payments be used for?

A: You can use the funds however you see fit – whether that's for medical expenses, groceries, childcare, other bills, etc.

Q: How do I submit a claim for the health screening benefit?

A: The accident plan offers a \$50 to \$100 annual cash payment, and the critical illness plan offers a \$50 annual cash payment when you complete one of the covered screenings or tests.

Q: Where do I find complete information about the voluntary benefits?

A: Complete policy details can be found on [MyBenefits](#), [Investing In You](#), or by calling MetLife's dedicated customer support line for Edward Jones at 833-711-1375. The Customer Support Center is open Monday – Friday 7 a.m. - 7 p.m. CST. Complete policy details are also available in the [MetLife enrollment portal](#).

This FAQ is a summary of the voluntary benefits offered to Edward D. Jones associates and in no way amends, modifies, controls, or limits the terms of the applicable voluntary benefit plan documents. In the event there is any discrepancy between this summary and the official plan documents, the official plan documents control. In addition, nothing in this summary is intended to be a promise of any benefits or entitlement to benefits under any employee benefit plan or program. The Firm reserves the right to change, amend or terminate the benefit plans at any time, including, without limitation, amending the cost-sharing provisions of the Firm's health plan.

The voluntary pet insurance and identity and fraud protection benefits provided by MetLife are provided as a convenience to you and are not sponsored or endorsed by Edward Jones. They are not employer-sponsored ERISA benefit plans.