MetLife | Life Insurance

Williams-Sonoma, Inc. 2026 Plan Overview

Open Enrollment Period
May 5 – May 22, 2026

Enroll by visiting www.mywsibenefits.com by May 22, 2026

Coverage options: MetLife Supplemental Term Life Insurance

Specific details regarding these provisions can be found in the booklet certificate.

WHO'S ELIGIBLE	COVERAGE CHOICES	SPECIAL REQUIREMENTS FOR THIS ENROLLMENT PERIOD
Employee	$10,000 to the lesser of 5 times your basic annual earnings or $1,000,000 in $5,000 increments. Please note the new plan maximum of $1,000,000.	Current participants can increase their current level of life insurance up to the lesser of 6 levels or $100,000 without having to answer any medical questions. Non-participants can elect up to $10,000 without answering any medical questions. Participants and non-participants can apply for additional life insurance coverage above these limits by answering just six medical questions[1].
Spouse/ Domestic Partner	$10,000 up to the lesser of 100% of your supplemental life benefits or $100,000 in $5,000 increments.	Answer just six medical questions[1].
Dependent Child(ren)	**Option 1**: Birth to 6 months: $1,000 6 months to age 26: $5,000 **Option 2**: Birth to 6 months: $1,000 6 months to age 26: $10,000	You do not have to answer any medical questions.

MetLife Advantages℠

Your plan includes access to MetLife Advantages℠—a comprehensive suite of valuable services for support, planning and protection when you need it most at no additional cost to you. Services include:

- **Will Preparation Services[2]**
  Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney – from MetLife Legal Plans' network of over 18,500 participating attorneys–to prepare or update a will, living will and Power of Attorney.
- **Estate Resolution Services[2]**
  Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse's/domestic partner's estates. Beneficiaries can also consult an attorney–from MetLife Legal Plans' network of more than 18,500 participating attorneys–for general questions about the probate process.

Supplemental Term Life Insurance

Cost of Coverage:

Cost is based on the amount of coverage you elect, and your age as of July 1, 2026. Spouse/domestic partner coverage is based on his/her age as of July 1, 2026. The rates shown are the monthly cost per $1,000 of coverage. Monthly cost for dependent child(ren) covers all eligible child(ren).

Employee and Spouse/Domestic Partner Monthly Cost Per $1,000 of Coverage:

	Employee	Spouse/Domestic Partner
AGE	**RATE**	**RATE**
24 & Younger	$0.041	$0.059
25-29	$0.049	$0.071
30-34	$0.065	$0.094
35-39	$0.074	$0.107
40-44	$0.082	$0.119
45-49	$0.128	$0.184
50-54	$0.196	$0.282
55-59	$0.365	$0.526
60-64	$0.553	$0.796
65-69	$1.054	$1.519
70-74	$1.717	$2.475
75 & Above	$1.717	$2.475

Dependent Child(ren) Flat Monthly Cost of Coverage:	
Option 1:	$0.14
Option 2:	$0.28

Coverage is paid through convenient payroll deductions.

The cost of insurance varies depending upon the amount of coverage, your age and benefits selected. Additionally, costs will increase as you get older. Your current rates are guaranteed until the policy renewal date. At the renewal date, rates will be recalculated and may change. Rates will also change and can increase if you leave your employer and choose to continue your coverage.

Calculate Your Premium:

How to calculate your Employee Supplemental Life Insurance Monthly Cost:

Example: 40-year-old applying for $200,000 of coverage.

Steps	Example	Calculate for Yourself
A. Find your age-based rate in the chart above:	$ 0.082	$ _____
B. Choose how much coverage you are applying for:	$200,000	$ _____
C. Divide that coverage amount by 1,000	200 ($200,000 ÷ 1,000)	$ _____
D. Multiply A x C for estimated Monthly Cost:	**$16.40** **($0.082 x 200)**	$ _____

MetLife

Want to better understand how **Supplemental Term Life** and **Whole Life** with **Long Term Care insurance** plans work – and how they can provide added financial security for you and your family?

During Open Enrollment you can visit WSILifeEnroll.com to schedule a counseling session or call (833) 671-9531.

1. All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife. Only applicants who reside in a US state, the District of Columbia, or Guam, Northern Mariana Islands, Puerto Rico or US Virgin Islands are allowed to complete their SOH form online (where available). Otherwise, applicants will be provided with a paper SOH form. Individuals residing outside of the US or in certain US territories must be on US payroll and be approved by MetLife before being provided with an SOH form.
2. Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York sitused or principally located cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and your Plan Sponsor and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life coverages are provided under a group insurance policy (Policy Form GPN99/G2130-S) issued to your employer by MetLife. Life coverages under your employer's plan terminates when your employment ceases, when your Life contributions cease, or upon termination of the group insurance policy. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent. Should your life insurance coverage terminate, for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

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