

# EMPLOYEE Q&A FACT SHEET

## EFunds Corporation Introduces the METPAY<sup>SM</sup> Program

**Question:** What is the METPAY program?

**Answer:** METPAY is a personal insurance program now available to you as a voluntary benefit. The program is offered by MetLife<sup>®</sup> Auto & Home, and it features benefits and conveniences that are not available to individual customers. Through the METPAY program, you can apply to insure your automobile(s), home and other property at special group rates that are available in most states to those who qualify.

**Question:** What policies are available through the program? Is there a choice of how I can pay for my premiums?

**Answer:** There are a variety of policies available through METPAY, including:

Automobile	Homeowner's
Renter's	Condominium
Boatowner's	Mobile Home
Recreational Vehicle	Personal Excess Liability ("Umbrella")

There are several options for the payment of premiums, but the most convenient are payroll deduction and ExpressIt<sup>SM</sup> our automatic checking account deduction program. With these methods, the payments are spread over the policy term. [A down payment may be required.] Payments are deducted directly from your paychecks or personal checking account. There are no interest charges or service fees. Best of all, there are no checks to write because everything is taken care of automatically. Other billing options are available.

**Question:** Are there any other benefits available to me?

**Answer:** When you participate in METPAY, you benefit from a *valuable insurance program*. Because you're an eFunds associate, you're eligible for special group rates (available in most states to those who qualify) that are designed to save you money. Additionally, there are a variety of discounts available that could save you even more (available in most states to those who qualify). They include:

<b>AUTO</b>	<b>HOMEOWNER'S</b>
Anti-theft Device	Home Security System
Passive Restraint (e.g., air bags)	New Home
Superior Driver	

**-MORE-**

**Question:** **How can I obtain more information about the program? How can I compare my current insurance with what's available through METPAY?**

**Answer:** More information about METPAY will be distributed to you in the near future, but the best way to learn more about this program is to call the toll-free MetLife benefits Line at 1-800-GET-MET 8 (1-800-438-6388) for a FREE insurance review and no-obligation premium quote. When you call the MetLife Benefits Line, you'll speak with a Voluntary Benefits Specialist who'll give you all the information you will need. If you choose, you may apply for coverage while you're on the phone.

Voluntary Benefits Specialists are available Monday through Saturday and weekday evenings. For the most accurate comparison, have your current policies with you when you call. Keep in mind, applicants must qualify to receive policies from METPAY.

**Question:** **If I have questions about the program or problems with my coverage, should I contact eFunds' human resources department?**

**Answer:** No, All questions or concern regarding this benefit program should be directed to a voluntary benefits specialist at 1-800-438-6388 (1-800-GET MET 8).

**Question:** **What if I need to make a change to my policy or report a claim?**

**Answer:** You can receive quotes, ask questions, make changes to your policies or report losses by calling the MetLife Benefits Line at 1-800-GET MET 8. Voluntary Benefits Specialists are available during business hours, weekday evenings and Saturdays. Losses can be reported 24 hours a day, 7 days a week 365 days a year.

If you alter your policy in a way that requires a change to the amount of your payroll deductions, there is no need to contact eFunds human resources. Instead, METPAY will take care fo the adjustment automatically.

**Question:** **What if I leave eFunds or retire?**

**Answer:** If you are no longer employed by eFunds for any reason, you are still our customer and your coverage continues without interruption. Retirees remain eligible for the special group rate.

For the payment of premiums, payroll deduction is no longer an option, so most people convert to ExpressIt<sup>SM</sup> (monthly checking account deduction) because it offers similar features. Other billing options are available.

The METPAY program, underwritten by MetLife Auto & Home, is available in most states to those who qualify. In Texas, homeowners coverage is provided by Metropolitan Lloyds Insurance Company of Texas. In some instances, special arrangements for coverage have been made with other carriers.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI.