



Dear National Grid Employee:

As an employee of National Grid, you are provided with company-paid Life insurance coverage and you also have the opportunity to help meet some of your family's current and future needs with group life and accidental death and dismemberment insurance (AD&D) offerings that are available now at competitively priced group rates.

Our group plans offer a variety of programs such as Supplemental Life insurance for yourself, Dependent Life insurance for your spouse and your children.

This year the Open Enrollment window for Life Insurance begins **October 11** and ends **October 25**.

You have the opportunity to enroll for benefits through an on-line enrollment guide. The enrollment guide offers 24 hour access to review the options available to you and your family under your plan. With the on-line guide, it is easy to find the level of coverage that you need and to select the options that work best for you and your family.

Included in this online enrollment kit are copies of enrollment form, rates for coverage, and a beneficiary designation form. Even if you are not making any change to your benefits, this is also a good time to review who is listed as your beneficiary with MetLife. Your beneficiary is the person(s) who will receive benefits from these plans if you die.

Accessing the on-line enrollment guide is easy, just go to <https://metlife-ckits.kittrak.com> then enter **NATIONAL GRID LOCAL 97** as your Customer Name and **NGPLAN2** as your Passcode.

Once you have reviewed your plan summary, just click on the MyBenefits link to enroll or update your existing coverage.

The following actions will require you to contact the MetLife Call Center at 866-492-6983 and cannot be completed using the on-line system:

Reduce or cancel coverage; correct or add dependent information; remove children no longer eligible for coverage as they have reached the maximum age.

Your enrollment period is only for a short time so be sure to take advantage of these benefits.

You can also make or change enrollment choices outside of the annual enrollment window due to the following qualifying events. You have 31 days following a qualifying event to make updates. Examples of qualifying events are:

Marriage; birth, adoption or placement for adoption of a dependent child; divorce, legal separation or annulment; the death of a dependent; your purchase of a home.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

If you need assistance, please contact the MetLife Call Center at (866) 492-6983 for additional information. We are here to provide the benefits for the "ifs" in Life.

Sincerely,  
**MetLife**