

METLIFE SUPPLIER TRAVEL POLICIES & PROCEDURES

Supplier Travel Policy Statement

This policy is intended to balance the critical need to control travel costs while supporting business productivity. While MetLife's goal is to make supplier travel as comfortable as possible, it also needs to aggressively pursue cost savings opportunities.

- Each supplier is responsible for understanding and complying with MetLife's policy and is expected to exercise good judgment with respect to expenses. While individual items may appear minor, in aggregate they have a substantial impact on project costs.
- Whenever possible, suppliers should be flexible in their travel plans to take advantage of low cost airfares, as well as savings on other travel arrangements.
- MetLife will reimburse any supplier traveling on project business for all travel expenses that are reasonable, lawful, verified, and within policy limits.
- Time spent in travel shall not be deemed to be compensable time. Suppliers shall only be compensated for actual time worked.

Key Features of the Travel Policy

- This travel policy applies to all MetLife suppliers whose travel is being paid for or reimbursed by MetLife.
- Whenever possible, airfare reservations should be made at least 14-days in advance to assure the availability of low fares. The lowest applicable fare must be chosen and non-refundable tickets purchased when available.
- Suppliers should use their designated Travel Management Company (TMC) to book business travel reservations when traveling on behalf of MetLife.
- Travel expenses should be submitted for reimbursement within 15 days after completion of the trip.
- Original receipts are required for all expenditures of \$25 or more.

Alternate Airports

In areas serviced by more than one airport (e.g., New York/Newark, Chicago, Houston, SF Bay Area) the supplier should use the airport with the lower cost flight if total airfare savings of \$200 can be achieved.

Commuter /Turboprops

The use of a small commuter or turboprop aircraft should not be considered when regular jet service is available, regardless of airfare.

Upgrades

Upgrades to business or first class may be made at personal expense only.

Non-Refundable and Penalty Fee Tickets

MetLife policy requires suppliers to purchase non-refundable tickets whenever possible. If a change is made, the additional flight change fee is reimbursable as a business expense and is almost always less than the difference between the restricted and unrestricted fares.

Non-Refundable Ticket - Canceled Trip - Reimbursement

Many airlines restrict the reuse of non-refundable airline tickets. For domestic flights, suppliers must exchange their tickets prior to the original flight's departure time if their ticket will not be used. Otherwise, unused non-refundable tickets often lose their entire value.

Domestic tickets can normally be reused within 12 months of the original booking dates. Unused non-refundable international tickets must often be rebooked prior to departure to retain their value.

If the tickets cannot be reused and the reason for the cancellation was out of the vendor's control, the expense will be reimbursed in full.

International Air travel

Economy (coach) class should be used for international flights of less than six (6) hours duration within or between foreign countries, unless the fare structure allows an automatic upgrade at no additional cost.

Business class may be used on flights of six continuous hours or longer, only if approved in advance by MetLife.

Clubs

MetLife will not reimburse the cost of airline club memberships or any club fees that may be incurred while traveling in support of MetLife.

Saturday Night Stays

Because of airline pricing, total travel costs are often lower if the supplier is able to stay over on a weekend, even with the additional costs of lodging and meals required for the extra night(s). MetLife does not require suppliers to stay over on weekends if work is not being done, but will reimburse hotel and meal expenses for Friday and Saturday nights if the individual elects to remain for a weekend. Saturday night stays must be approved in advance by MetLife.

Hotel Accommodations

Subject to the limits specified herein, MetLife will reimburse reasonable lodging expenses actually incurred. However, lodging expenses shall not be reimbursed at a rate greater than the prevailing commercial rates in effect within a reasonable distance from the destination location. Suppliers are to stay in standard rooms. Upgrades to higher level rooms are permitted provided there is no additional cost to MetLife. No-show charges incurred by failing to cancel unused hotel reservations will not be reimbursed. Mid-priced hotels such as Hampton Inn, Days Inn, etc. should be considered and submitted charges will be periodically reviewed by MetLife for reasonableness compared to these mid-priced options.

Ground Transportation

▪ Personal Car

Reimbursement for the business use of a personal automobile will be at the current rate published by the Internal Revenue Service. Mileage reimbursement for use of personal cars on company business cannot exceed the cost of air or train travel to the supplier's destination.

▪ Car Rentals

Suppliers are required to obtain the most economical intermediate or small sized rental cars. Upgrades to full size cars are allowed when three or more suppliers / employees are traveling together in the same vehicle. Before using rental cars, consideration should be given to the use of free courtesy service, shuttles or taxi service between airports and places of business. Travelers should refuel the car before returning the car to the rental agency. The individual's car insurance applies. It is Supplier's responsibility to obtain and maintain appropriate levels of auto insurance. MetLife will not reimburse for any auto insurance costs. Parking, cab, gas and toll expenses will be reimbursed to the extent that they are necessary and reasonable. Fines for parking, traffic violations or towing charges will not be reimbursed.

▪ Ground Transportation Options

Suppliers should utilize the most cost-effective mode of transportation for the destination. Ground transportation will be reimbursed for shuttle, bus, taxi or car rental subject to this Policy. Commercial shuttle services or hotel transportation to and from the airport should be used whenever possible. Taxi services (and/or taxi alternatives e.g., Uber, Lyft) should be used only if such other transportation is not available, not reasonable or in emergency situations. Use of chauffeured automobiles (town cars, limousines) will not be reimbursed.

- If using an on-demand option (such as Uber and Lyft), be aware of "surge pricing" during high demand times, such as rush hour, holidays, etc. This is where the cost can be affected by a multiplier that can increase the cost considerably. Check with your driver at the beginning of the ride or on the app itself.
- An upgraded car (ex. UberLUX, UberSUV, etc.) is not a reimbursable expense unless several associates are traveling together and this is a more appropriate option.

Receipts and Other Requirements

- When traveling on project business, the supplier is entitled to reimbursement for valid business related expenses.

- For reimbursement, original receipts are required for all expenditures of \$25 or more. Receipts must indicate the form of payment used. For expenses paid by credit card, the type of card (Amex, Visa, or Master Card) and account number should appear on the receipt.
- For expenses paid by personal check, the check number should appear on the receipt, or a copy of the canceled check should be submitted.
- Airline expenses require that a copy of the electronic itinerary receipt or ticket be submitted for reimbursement.
- For lodging expenses, employees must obtain an itemized room bill. The itemized bill identifies the individual charges for reimbursement reporting, and also serves to make sure that nothing was billed to the room in error.
- The following are not reimbursable expenses: movies, videos, in-room bar charges, cigarettes, laundry, gift shop, reading material, sundry items, toiletries, charges for hotel spa, masseuse, exercise facilities, etc.
- Expenses must be actually incurred by the supplier in order to be reimbursable. There are no "per diem" allowances.

Travel Accident Insurance

The cost of travel accident insurance purchased for the duration of a business trip is not reimbursable.

Meals and Entertainment

Out-of-pocket costs of meals, including tax and tip, shall not exceed a maximum of U.S. sixty dollars (\$60) per day. If a hotel is utilized that offers free breakfast, additional breakfast expenses will not be reimbursed.

Spousal expenses are non-deductible expenses which are not reimbursable.

Miscellaneous Expenses

- MetLife reimburses for laundry/valet services for trips of more than five consecutive business days and for suppliers on business trips that are unexpectedly extended.
- Reimbursement is allowed for a reasonable number of personal phone calls made while on overnight trips. Hotel phone access charges for voicemail and e-mail access will also be reimbursed. However, given the general availability of either supplier-supplied or personal cell phones, it's anticipated that the aforementioned reimbursements would be rare.
- Personal medical items and supplies are not reimbursable as business expenses.
- MetLife will not reimburse arrangements for childcare and boarding of pets.
- Hotel health club and in-room movies charges will not be reimbursed.

Loss of Company Property

Suppliers are expected to demonstrate reasonable care, when traveling with MetLife property. For instance, laptops should always be put away and not left unattended. Wherever practical, a security cable should be used with a laptop computer. When company property is lost, a police report must be filed and the incident reported to suppliers' management as well as to MetLife.

Personal Property Losses During Business Travel

MetLife does not accept responsibility for personal property losses during business travel. Theft or loss of personal property may be covered under an individual's homeowner policy.

Travel Expense Report Checklist

- Attach original receipts for all expenses of \$25 or more.
- Provide specific information concerning the purpose of the trip, and the purpose of meals with others in order to properly document the nature of the expense.
- Explain any unusual circumstances or expenses that might generate a question.
- Obtain necessary approvals.