

MetLife Optional Term Life Insurance

Effective Date: January 1, 2016

Optional Employee Life Insurance

You have the opportunity to elect additional group life insurance through payroll deduction.

Optional Dependent Life Insurance

Provides coverage on:

- Your Spouse
- Child(ren) from 14 days of age to age 19 (to age 25 if wholly dependent upon you for maintenance and support if enrolled as a full-time student in an accredited school or college). Handicapped children can continue to be covered with no age limit, as long as the child is covered prior to age 19 or to age 25 if a full-time student.

It is your responsibility to notify payroll in writing when a dependent is ineligible for coverage. Examples of ineligible dependent status are divorce or a child graduates from college.

Eligibility

You will be eligible for this program if you are a full-time employee working 30 hours or more per week.

Enrollment

Enrollment is simple - just fill out the election card provided by your employer. You have 31 days to enroll yourself and dependents without evidence of insurability.

Statement of Health

Increases in coverage, a re-entry in the plan and participants who enroll 31 days beyond the eligibility period will be required to provide evidence of insurability satisfactory to MetLife.

Beneficiary

You have the right to designate the beneficiary of your choice. The beneficiary elected on your life enrollment form designates your beneficiary for optional coverage. You are automatically the beneficiary under Dependent Life. It is the responsibility of the insured to update one's beneficiary designation as necessary.

When Your Insurance Starts

Your Optional Employee Life Insurance becomes effective on the date of your eligibility if you are then actively at work; otherwise, on the day you return to active work. In addition, in order for your Optional Employee Life Insurance and Optional Dependent Life Insurance to become effective, it is necessary for you to certify that neither you nor any of your eligible dependents have been “hospitalized “ in the last three months prior to your enrollment date. The term “hospitalized” includes inpatient hospital care, hospice care, care in an intermediate or long-term care facility and/ or receipt of chemotherapy, radiation therapy or dialysis treatment. However, a confinement which is strictly due to pregnancy or childbirth will not be included in the term “hospitalized”.

In addition, coverage will not become effective for you or any dependent who is hospitalized as defined above or who is not performing normal daily activities on the date coverage would otherwise become effective. Normal daily activities means that the individual is not confined at home under the care of a doctor for a sickness or injury or is not entitled to receive any disability income from any source.

If you meet the eligibility requirements described above for date of enrollment and for effective date of coverage, your Optional Employee Life Insurance, if you have enrolled for that coverage, will become effective on the date of your eligibility provided you are then actively at work; otherwise, on the day you return to active work. If you enroll for Optional Dependent Life Insurance, that coverage will become effective on the date your Optional Employee Life Insurance becomes effective, for any dependents who meet the eligibility requirements described above.

If you or any dependents do not satisfy the eligibility requirements described above for date of enrollment and for effective date of coverage, that person will not become insured for Optional Life Insurance until such person has furnished medical evidence of insurability satisfactory to Metropolitan Life.

Termination of Coverage

All insurance under this plan will terminate upon the earlier of the date you retire or the date your employment terminates. Spouse coverage terminates at age 70. Nevertheless, if you or a covered dependent should die within 31 days thereafter, the life insurance will still be paid to the beneficiary.

Disability - Continued Protection

Prior to Age 60 - If an insured becomes totally disabled prior to age 60, the amount of life insurance will be continued without payment of premium provided evidence of disability is submitted annually. The waiver of premium provision terminates at death or at age 65, whichever is earlier.

Conversion

If your employment terminates while you are covered under the plan, you may purchase without medical evidence of insurability, any individual insurance, except a term policy, issued by MetLife. If you wish to continue with a term policy, please refer to the section below on Portability. The amount of the individual contract may not be more than the amount of your life coverage in effect on your date of termination. You must apply for this policy within 31 days after the date your employment terminates. This privilege applies to Optional Employee Life Insurance, Dependent Spouse Life Insurance, and Dependent Child Life Insurance.

Portability

Portability allows employees whose coverage ends due to certain qualifying events to continue their current (or a lesser) amount of insurance. Portability applies to Employee Optional Life Insurance only.

Qualifying Events Include:

- Termination of Employment
- Retirement
- Change in Eligible Employee class resulting in termination of Optional Life Benefits.

The minimum face amount which an employee may elect portability is \$20,000. Portable coverage reduces to 50% on January 1st of the year the insured attains age 70 and terminates on January 1st of the year the insured attains age 80. When portable coverage ends, insured individuals have the right to convert to an individual policy.

Accelerated Death Benefit

MetLife has included an Accelerated Benefit Option as part of your group life benefits. Under this option, if you are diagnosed as having a terminal illness, you may be eligible to receive a portion of your group life benefits at such a difficult time. Please refer to your Group Certificate for details.

Suicide Exclusion

No Optional Employee Life Benefits are payable if you commit suicide within two years from the effective date of the coverage. Likewise, no Optional Dependent Life Benefits are payable if the insured dependent commits suicide within two years from the effective date of this coverage.

Claims Procedure

Claim forms needed to file for benefits under the group insurance program can be obtained from your employer who will also be ready to answer questions about the insurance benefits and to assist in filing claims. The instructions on the claim form should be followed carefully. This will expedite the processing of the claim. Be sure all questions are answered fully. If there is any question about a claim payment, an explanation can be requested from your employer, who is usually able to provide the necessary information.

Schedule Of Benefits

Optional Employee Life Insurance

Your choice of the following amounts:

\$100,000, \$90,000, \$80,000, \$70,000, \$60,000, \$50,000, \$40,000,
\$30,000, \$20,000, or \$10,000

- Guaranteed Issue coverage up to \$100,000 if elected when first eligible.

Optional Dependent Life Insurance

Your choice of either Spouse only coverage, Child(ren) only coverage, or family coverage in the amount of:

- \$10,000 for your Spouse
- \$5,000 on each of your eligible children (\$100 benefit from 14 days to 6 months)
- Family coverage - both \$10,000 on your Spouse and \$5,000 on each of your eligible children (\$100 benefit from 15 days to 6 months).

Optional Dependent Life Insurance is available only to those eligible employees who are insured for Optional Employee Life Insurance.

This insurance is underwritten by Metropolitan Life Insurance Company, New York, New York 10010.

MetLife®



<i>Employee Optional Life Insurance - Monthly Rates</i>						
Amount of Coverage	Under 25	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49
\$10,000	\$0.70	\$0.70	\$1.00	\$1.30	\$1.60	\$2.40
\$20,000	\$1.40	\$1.40	\$2.00	\$2.60	\$3.20	\$4.80
\$30,000	\$2.10	\$2.10	\$3.00	\$3.90	\$4.80	\$7.20
\$40,000	\$2.80	\$2.80	\$4.00	\$5.20	\$6.40	\$9.60
\$50,000	\$3.50	\$3.50	\$5.00	\$6.50	\$8.00	\$12.00
\$60,000	\$4.20	\$4.20	\$6.00	\$7.80	\$9.60	\$14.40
\$70,000	\$4.90	\$4.90	\$7.00	\$9.10	\$11.20	\$16.80
\$80,000	\$5.60	\$5.60	\$8.00	\$10.40	\$12.80	\$19.20
\$90,000	\$6.30	\$6.30	\$9.00	\$11.70	\$14.40	\$21.60
\$100,000	\$7.00	\$7.00	\$10.00	\$13.00	\$16.00	\$24.00
Amount of Coverage	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+	
\$10,000	\$4.00	\$7.40	\$9.30	\$16.80	\$27.20	
\$20,000	\$8.00	\$14.80	\$18.60	\$33.60	\$54.40	
\$30,000	\$12.00	\$22.20	\$27.90	\$50.40	\$81.60	
\$40,000	\$16.00	\$29.60	\$37.20	\$67.20	\$108.80	
\$50,000	\$20.00	\$37.00	\$46.50	\$84.00	\$136.00	
\$60,000	\$24.00	\$44.40	\$55.80	\$100.80	\$163.20	
\$70,000	\$28.00	\$51.80	\$65.10	\$117.60	\$190.40	
\$80,000	\$32.00	\$59.20	\$74.40	\$134.40	\$217.60	
\$90,000	\$36.00	\$66.60	\$83.70	\$151.20	\$244.80	
\$100,000	\$40.00	\$74.00	\$93.00	\$168.00	\$272.00	

<i>Dependent Life Insurance - Spouse Monthly Rates</i>										
Amount of Coverage	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69
\$10,000	\$0.60	\$0.80	\$1.00	\$1.20	\$1.50	\$2.20	\$4.00	\$6.50	\$11.80	\$19.60

<i>Dependent Life Insurance - Child(ren) Monthly Rates</i>	
Amount of Coverage	Monthly Rate for any number of eligible children
\$5,000	\$0.54