

Core Buy-Up Life Insurance/AD&D¹

Features

- **Continued Death Benefits for Total Disability for Life Insurance**

Continued Protection (standard)

For eligible employees who are totally disabled before age 60, premiums are waived and death benefit protection is provided after life insurance ends. The total disability must continue at least nine months and proof of total disability must be provided annually thereafter. No death benefits are payable under this provision if a death benefit is payable under a personal policy issued in accordance with the conversion privilege provision. This benefit terminates on the earliest of the following: the date total disability ends, the date the covered employee reaches age 65, or the date we do not receive required proof of total disability. Retirees and dependents are not eligible for this benefit. Certain state restrictions may apply.

- **Accelerated Benefits Option (ABO)**

ABO is available for employees and dependents who have Core Buy-Up Life insurance amounts of \$20,000 or more (certain states may have restrictions). Benefits are payable if an employee (spouse) requests payment of the ABO while his/her Core Buy-Up Life benefits are in effect, and his/her life expectancy is certified by a physician to be six months or less. The amount of the accelerated benefits is up to 50% of the covered amount up to \$250,000.

- **Conversion Privilege**

The conversion privilege allows a covered person whose life insurance coverage ends to obtain an individual policy at his/her own expense, without providing evidence of insurability. The premiums will be based on the amount of coverage and the covered person's age and class of risk at the time of conversion. (Subject to state requirements.) Refer to the certificate of insurance for more information regarding conversion.

- **Total Control Account® (TCA)**

The TCA Money Market Option is the automatic settlement option for all life and AD&D benefits of \$7,500 or more. The TCA helps to provide financial flexibility and security to an employee's beneficiaries through immediate access to, and control of, their insurance proceeds. These benefits are paid through an interest-bearing account with the principal and interest guaranteed by MetLife

and with free check writing privileges. All or some of the funds held in a TCA can be transferred into other available settlement options, such as a guaranteed interest certificate which "locks in" competitive interest rates for periods of six months up to seven years. Annuity and monthly income plan settlement options are also available.

- **Billing Options**

Groups will receive a "list bill" — a monthly premium statement showing the amount of premium due and listing the insured employees and premium by coverage. List bills are preferred for the Core Buy-Up Life product, but self-administration is available upon request.

- **Portability**

Portability is a standard feature of the employee Buy-Up portion of the Life insurance plan. This feature allows a covered employee, whose Buy-Up Life coverage ceases, the right to continue all or a portion of his/her optional life benefits.

The Employee Buy-Up Life benefits will be continued under a portability pool established under Group Policy No. 93211-G. Coverage under the policy will automatically include an Accelerated Benefit Option but it will not include a provision for Continued Death Benefits for Total Disability.

A covered employee may make a written request to continue his or her Buy-Up Life benefits during the 31-day application period. This period begins immediately after the earliest of the following events:

- Buy-Up Life benefits end because an employee is no longer employed, or
- An employee is no longer in a class eligible for Buy-Up Life benefits (subject to applicable state law requirements).

Insurance will take effect the day after the application period ends. The amount of the life benefit is the amount indicated on the written request. This amount cannot be more than the lesser of:

- The amount of Buy-Up Life benefits in effect on the date Buy-Up Life benefits would otherwise

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¹ Core Buy-Up Life AD&D is an insurance package that consists of the following MetLife products: Basic Life, Optional Life, Dependent Life, Accidental Death or Dismemberment, Optional Accidental Death or Dismemberment and Dependent Accidental Death or Dismemberment.

Features *(continued)*

end because an employee's employment ends or because an employee is no longer in an eligible class; or

– \$1,000,000

● Core Buy-Up Accidental Death or Dismemberment

Core Buy-Up AD&D and Dependent Buy-Up AD&D coverage provides protection in addition to the Core Buy-Up Life insurance coverage. Coverage is provided for the covered losses shown below, if they are caused solely by an accident, occur on or off the job, and occur within one year of the accident. No more than the full amount will be paid for all covered losses caused by injuries which an employee sustains in one accident. The full amount is equal to the Life benefit payable for loss of life. The seat belt benefit will pay an additional amount.

<i>Covered Loss</i>	<i>Benefit Amount</i>
Life	Full amount
A hand	One-half of the full amount
A foot	One-half of the full amount
Sight of an eye	One-half of the full amount
Loss of any combination of a hand, a foot and/or sight of an eye in any one accident	Full amount
Thumb and index finger on the same hand	One-quarter of the full amount
Speech and hearing	Full amount
Speech or hearing in both ears	One-half of the full amount
Quadriplegia	Full amount
Paraplegia	One-half of the full amount
Hemiplegia	One-half of the full amount

● Seat Belt Benefit

This benefit provides an additional 10% of the Core Buy-Up AD&D benefit (minimum of \$1,000 and maximum of \$25,000) and is payable if the employee or dependent dies as a result of injuries sustained in an accident while driving or riding in a private passenger car and wearing a properly fastened seat belt.

● Assist America

Emergency medical travel assistance services are offered in conjunction with Buy-Up AD&D through a marketing arrangement between MetLife and Assist America, Inc. Assist America covers an employee and his/her family members when traveling internationally or domestically if 100 or

more miles from home. Services are provided through Assist America's global network of alarm centers, doctors, hospitals and clinics. Employees who participate gain immediate access to emergency services. Participants receive an identification card with phone numbers and instructions to access Assist America's services in an emergency. These services are not a feature of insurance coverage.

Rates

● Initial Rate Guarantee

The initial rates, provided on the quote date, are guaranteed for two years from the effective date of coverage, provided that:

- The plan of benefits and eligibility remains unchanged;
- There are no additions or deletions of subsidiaries or affiliates; and
- The census, volume or geographic distribution does not change by 25% or more.

Final rates will be based on actual enrollment.

Eligibility

● Full-time Employees

Only active employees who are employed and paid for services by the employer on a full-time basis.

● Spouses and unmarried children of active insured full-time employees are eligible dependents. *Children over 21, 25 for full time students, are not eligible.*

● Actively at Work Requirement

An employee must have worked at least 20 hours during the last seven consecutive calendar days at the employee's usual place of business or a place convenient for the employer in order for benefits to become effective. If the employee is not actively at work with the employer on the date benefits would otherwise become effective, the employee's benefits will become effective on the date the employee returns to active work with the employer.

● Evidence of insurability is required for amounts in excess of the non-medical maximum. Any employee who has been hospitalized within 90 days of his/her original or increase application, or any employee eligible but not covered under the

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Eligibility *(continued)*

employer's prior group insurance, is not eligible for guaranteed issue and must provide evidence of insurability.

Late enrollees who join the plan between the initial application period and the annual enrollment period must also provide evidence of insurability. To enroll dependents or increase dependent coverage, dependents must, at a minimum, satisfy the normal activities provision, or provide evidence of insurability.

- **Retirees** are not eligible for Core Buy-Up Life coverage or Core Buy-Up AD&D.

Minimum Participation Requirements

- **Core Life and AD&D**

The Core portion of the Core Buy-Up product is provided on a non-contributory basis which requires:

1. 100% participation
2. at least 10 covered lives.

- **Buy-Up Life and AD&D**

The employee and dependent Buy-Up does not have a participation requirement.

Limitations

- x **The combined maximum** of MetLife Core Buy-Up Life coverage cannot exceed 8x basic annual salary. For Texas situs groups and Texas residents, the aggregate life insurance benefit obtained through an employer cannot exceed the greater of 7x basic annual salary or \$250,000.
- x **Buy-Up Life and Dependent Buy-Up Life benefits will not be paid if the employee or dependent commits suicide**, while sane or insane, within 2 years of the effective date of coverage.
- x **Dependent Buy-Up Life coverage** is only available with the employee Buy-Up coverage.
- x **Age Reduction Formula**
Benefits reduce 35% at age 65 and to 50% of the Original Benefit at Age 70 (standard) (Not applicable to dependents)
- x **Benefit Reduction**
If an employee's life benefit is reduced, the dependent life benefits are reduced, if necessary, so

that a spouse's benefit does not exceed 50% of the employee's life benefit. Children's benefit cannot exceed the spouse's benefit and is further subject to any applicable state limitations on coverage amount.

- x **Combined Non-Medical Maximum** for employees 70 years of age and older is \$25,000.

Exclusions

For Core AD&D and Buy-Up AD&D coverage, no benefit will be paid for losses resulting from or caused by:²

- x Physical or mental illness or diagnosis or treatment for the illness; or
- x An infection, unless it is caused by an external wound that can be seen and which was sustained in an accident; or
- x Suicide or attempted suicide (certain states may have restrictions); or
- x Injuring oneself on purpose; or
- x The use of any drug or medicine; or
- x War or war-like action in time of peace, including terrorist acts; or
- x Committing or trying to commit a felony or other serious crime or an assault.
- x For NJ: Terrorism or terrorist acts.

For Buy-Up AD&D coverage only, no benefit will be paid for losses resulting from or caused by:²

- x Any poison or gas, voluntarily taken, administered or absorbed; or
- x Service in the armed forces of any country or international authority, except the United States National Guard; or
- x Operating, learning to operate, or serving as a member of a crew of an aircraft operated by or under any military authority (other than the Military Airlift Command); or while in any aircraft being used for a test or experimental purposes; or while in any aircraft used or designed for use beyond the Earth's atmosphere; or while in any aircraft for the purposes of descent from such aircraft while in flight (except for self preservation); or

² Subject to certain state limitations

(Continued)

Exclusions *(continued)*

- x** Driving a vehicle while intoxicated as defined by the laws of the jurisdiction in which the vehicle was being operated.

Accelerated Benefits will not be payable if:

- x** The employee or spouse meets the requirements as a result of:
 - an attempted suicide; or
 - injuring himself/herself on purpose; or
 - alcohol or drug abuse; or
 - a war, or warlike actions in a time of peace; or
 - any event occurring while the insured is in violation of criminal law; or
- x** The employee or spouse has previously assigned his/her benefits.

No Seat Belt Benefits will be payable if:

- x** The loss occurs in a commercially licensed car, a private passenger car which is being used for commercial purposes, or if the covered person was driving while under the influence of alcohol or drugs (subject to applicable state laws).

Assist America services are subject to the following exclusions:

- x** Insured is no longer in traveling status (i.e.: trips exceeding 90 days); or
- x** Travel by spouses of participants on behalf of the spouse's employer; or
- x** Service for mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by a local doctor and do not prevent the person from continuing his trip or returning home, infections under treatment and not yet healed, and advanced pregnancies of over 6 months; or
- x** When travel is undertaken for the specific purpose of securing medical treatment; or
- x** If injuries result from: attempt at suicide, suicide, participation in acts of war or insurrection, commission of an unlawful act, use of drugs unless prescribed by a physician, or mental or nervous disorders unless hospitalized.

In addition, Assist America will not evacuate or repatriate participants without medical authorization.

Cancellation/Termination

Coverage is subject to the terms and provisions in the Group Policy (Form GPNP99P) and certificates of insurance (Form G230000) issued to each insured employee. In any state validly exercising extra-territorial jurisdiction, the plan will be modified to meet applicable laws.

Coverage terminates:

- x** When the employee's full-time employment ceases;
- x** When the employee's contributions cease (if such contributions are required);
- x** When the employer's contributions cease;
- x** Upon termination of the participating employer agreement by the employer, with prior written notice to MetLife; or
- x** If the group life insurance plan is discontinued by MetLife for non-payment of premium or if participation requirements or minimum lives covered requirements are not met.
- x** AD&D terminates at retirement.

Note:

Your local MetLife Small Business Center representative can answer any questions about costs and details of coverage. A full description of the benefits will be provided in the certificate.

MetLife® Small Business Center

MetLife Small Business Center
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