

Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance – Life Multiples of Salary 1.0 ABE

Group Plan # 219246

Contact MetLife to report a claim or for claim status updates (877) ADPTS01 or (877) 237-8701 Monday through Thursday 8 a.m. to 8 p.m. and Friday 8:00 a.m. to 5 p.m. ET – reference ADP TotalSource as your Employer.

Your employer provides you with 100% Employer paid Basic Term Life and AD&D insurance.

Accidental Death & Dismemberment (AD&D) coverage supplements your Basic Life insurance coverage and helps protect you 24 hours a day, 365 days a year.

Basic Life and AD&D Insurance	
Eligibility Requirements	<ul style="list-style-type: none"> All eligible Full-Time and Part-Time worksite employees working at least 30 hours per week.* Worksite employees covered under the Hawaii Pre-Paid Act are eligible working a minimum of 20 hours per week. An active employee must first fulfill their probationary period. This is determined by the worksite employer. An employee must be actively at work on the coverage begin date; otherwise, coverage will only begin once the employee is back to work for one full day.
What is the Benefit amount?	<ul style="list-style-type: none"> An amount equal to 1 time your Annual Basic Earnings (ABE), rounded to the next higher \$1,000, to a maximum amount of \$750,000.**
Age Reduction Schedule	<ul style="list-style-type: none"> If you are under age 65, any applicable reduction will be effective on June 1 following the date you attain age 65. If you are 65 or older when you first become eligible, the applicable reduction will be applied to the amount of your Basic Life and Accidental Death & Dismemberment insurance on the effective date of your insurance. <ul style="list-style-type: none"> age 65-69, your benefit will be reduced to 65% of benefit amount age 70-74, your benefit will be reduced to 50% of benefit amount age 75-79, your benefit will be reduced to 35% of benefit amount age 80-84, your benefit will be reduced to 20% of benefit amount age 85-89, your benefit will be reduced to 10% of benefit amount age 90 and above your benefit will be reduced to 5% of benefit amount

* The following types of workers are not eligible -- temporary employees, seasonal employees, leased employees, independent contractors, individuals whose compensation for services are reported on IRS Form 1099, and individuals in full-time active military service.

** Basic life insurance is 100% employer-paid. Employer-paid life insurance over \$50,000 is subject to imputed income; employees will be taxed on the value of the benefit exceeding this amount.

Additional Plan Features:

Conversion¹

You can convert your term life insurance to an individual whole life insurance policy if your coverage terminates (or is reduced) due to your retirement, termination of employment, change in your employee class (or attainment of a limiting age described above in the Reduction Schedule). To exercise this option, MetLife must receive your conversion application within 60 days following the event which triggered the option. This option does not require answering medical questions or other evidence of insurability. However, medical questions must be answered to apply for Preferred Life Rates (lower preferred rates). If approved by MetLife, you will be billed using the Preferred Life Rates. Conversion rates are based on your age at the time you convert your coverage and remain level throughout the life of the policy. The conversion option is not available on AD&D coverages.

Additional Plan Features continued:

Portability²

If your basic life insurance ends due to your retirement or other termination of employment with your employer or change in your employee class, or if your coverage is reduced based on the Reduction Schedule, you will have an opportunity to continue group term life coverage ("portability") under a different policy. This option does not require answering medical questions or other evidence of insurability. However, medical questions must be answered to apply for Preferred Life Rates (lower preferred rates). If approved by MetLife, you will be billed using the Preferred Life Rates (lower preferred rates). To exercise the portability option, you must submit your request to MetLife within 60 days after your insurance ends. The cost will be based on the experience of the ported group, and MetLife will bill you directly. Rates will likely be higher than your current rates. Portability is available on AD&D coverages.

Accelerated Benefits Option³

You can receive up to 80% of your Basic Life Insurance proceeds in the event that you become terminally ill and are diagnosed with less than 24 months to live.

Waiver of Premiums for Total Disability (Continued Protection)

If you become Totally Disabled, you may qualify to continue your term life insurance. You are eligible for waiver of premium if you are disabled prior to age 60 and meet a 6-month period of continuous disability. If you continue to meet the definition of disability the waiver of premium benefit may continue up to age 65. Waiver of premium does not apply to AD&D insurance.

MetLife AdvantagesSM:

Your plan includes access to MetLife AdvantagesSM - a comprehensive suite of valuable services for support, planning and protection when you need it most at no additional cost to you. Services include:

Grief Counseling⁴	Provide confidential and professional support during a difficult time to help address personal and funeral planning needs.
Estate Resolution Services⁵	Provides probate services in person or over the phone to the representative (executor or administrator) of the deceased estate.
Total Control Account®⁶	The Total Control Account (TCA) is a settlement option that provides your loved ones with a safe and convenient way to manage life insurance proceeds.
Transition Solutions⁷	Focuses on guidance and services around insurance and other financial products to help you and your family better prepare for your future in response to benefit changing events.
WillsCenter.com⁸	Helps you or your spouse/domestic partner prepare and update a will, living will, power of attorney, funeral directive, memorandum wishes or HIPAA authorization form, 24 hours a day, 7 days a week.

Accidental Death and Dismemberment (AD&D)

This AD&D insurance pays benefits for covered losses that are the result of an accidental injury or loss of life. The full amount of AD&D coverage you select is called the "Full Amount" and is equal to the benefit payable for the loss of life.

AD&D Covered Loss	Percentage of Benefit
Life	100%
Hand or Foot	50%
Arm or Leg	75%
Sight of One Eye	50%
Combination of a hand, foot, sight of one eye	100%
Loss of the thumb and index finger of the same hand	25%
Speech and Hearing	100%
Speech or Hearing	50%
Paralysis of Both arms and legs	100%
Paralysis of both legs	50%
Paralysis of the arm and leg on either side of the body	50%
Paralysis of one arm or leg	25%
Brain Damage	100%
Coma	For a maximum duration of 12 months: 5% monthly beginning on the 7th day of the Coma for the duration of the Coma up to 11 months followed by 45% in the 12th month
Third-Degree Burn	A % of Full Amount equal to the percentage of body surface suffering third-degree burns

AD&D Additional Benefits

If you die as a result of an accident, there are additional benefits available:

- **Seat Belt Benefit / Air Bag Use Benefit:** we will pay additional benefit, if wearing seatbelt. An additional benefit will be paid if vehicle is equipped with airbag.
- **Child Care Benefit:** we will pay an additional benefit for up to 4 consecutive years at a maximum of \$5,000 or 3% for additional childcare costs.
- **Child/Spouse Education Benefit:** we will pay an additional benefit for up to 4 consecutive years at a maximum of \$5,000 or 5% for tuition related expenses.
- **Workplace Felonious Assault Benefit:** we will pay up to a maximum of \$50,000 flat for work related death by felonious assault.
- **Repatriation Expense Benefit:** a benefit will be paid if your death occurred at least 100 miles from your principal residence, not to exceed \$5,000.
- **Home and Vehicle Access Alteration Benefit:** we will pay an amount lesser of the full amount of the charges incurred for alterations, 100% of the full amount shown in the schedule of benefits or \$10,000.
- **The Common Carrier Benefit:** we will pay an amount equal to the full amount as shown in the schedule of benefits.

What's Not Covered under AD&D?

AD&D insurance does not include payment for certain losses, including those caused by or contributed to by: suicide or attempted suicide; injuring oneself on purpose; act of war (declared or undeclared), air traffic, committing or trying to commit a felony; for a more complete list, please see certificate.

1. Life coverage and AD&D is provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life and AD&D coverage under your employer's plan terminates when your employment ceases, when Life and AD&D contributions cease, or upon termination of the group contract. Should your life insurance coverage terminate for reasons other than non-payment of premium or voluntary cancellation, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.
2. Rates will be based on the experience of the ported group and MetLife will bill you directly. Rates may be higher than your current rates. To take advantage of this feature, you must have coverage of at least \$10,000 NewPort up to a maximum of \$2,000,000 NewPort.
3. The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).
4. Grief Counseling services are provided through an agreement with LifeWorks US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.
5. MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc. Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated cases, Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
6. Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs. MetLife bears the investment risk of assets backing the TCAs and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.
7. MetLife administers the Transition Solutions program but has arranged to have specially trained third party financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing Transition Solutions through MetLife.
8. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epox Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone with internet access regardless of affiliation with MetLife.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and ADP TotalSource and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.