

Navajo Nation Plan Benefits

Explore the coverage that makes it easy to give yourself and your loved ones more security today...and in the future.

Basic Term Life and Accidental Death and Dismemberment Insurance (AD&D)

Your employer provides you with Basic Term Life and Accidental Death and Dismemberment insurance coverage at no cost to you.

Class 1 : All active Full-Time Employees earning \$30,000 or more per year	\$125,000
Class 2 : All active Full-Time Employees earning \$20,000 but less than \$30,000 per year	\$90,000
Class 3 : All active Full-Time Employees earning \$17,000 but less than \$20,000 per year	\$80,000
Class 4 : All active Full-Time Employees earning \$14,000 but less than \$17,000 per year	\$65,000
Class 5 : All active Full-Time Employees earning \$12,000 but less than \$14,000 per year	\$55,000
Class 6 : All active Full-Time Employees earning \$10,000 but less than \$12,000 per year	\$50,000
Class 7: All active Full-Time Employees earning less than \$10,000 per year	\$48,000
Class 8: All Chapter Officials	\$5,000

Dependent Term Life Insurance

Your employer provides you with Dependent Term Life insurance coverage at no cost to you.

For Your Spouse (Classes 1-7)	\$7,500
For Your Dependent Children* (Classes 1-7)	\$5,000

*Child(ren)'s Eligibility: Dependent children ages from live birth up to age 19, or up to age 25 if a child is a full-time student, are eligible for coverage.

Features

This insurance offering from your employer and MetLife comes with a variety of added features that can provide assistance to you and your family members today and during a difficult time.

Accelerated Benefits Option*

For access to funds during a difficult time

You can receive up to 80% of your Basic Term Life insurance proceeds to a maximum of \$100,000 in the event that you become terminally ill and are diagnosed with less than 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

*The Accelerated Benefits Option is subject to state availability and regulation. The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable federal tax treatment. If the accelerated benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal 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.

Conversion

For those who wish to have more permanent coverage

You can generally convert your Group Term Life insurance benefits to an **Individual Whole Life** insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment, or, a change in your employee class. Conversion is available on all Group Life insurance coverages. Please note that conversion is **not** available on AD&D coverage. If you experience an event that makes you eligible to convert your coverage, you can speak with a MetLife representative by calling: 1-877-275-6387. Please contact your employer for more information.

Extended Death Benefit

Provides death benefit coverage

With this feature, you'll have death benefit coverage and your premiums will be waived for a period of up to one year following termination of employment if you are totally disabled. If you were insured for less than one year, the extension period is the period you were insured, plus 31 days. Total disability, or totally disabled, means your inability to do your job and any other job for which you are fit by education, training or experience, due to injury or sickness.

MetLife Advice**

Assistance identifying solutions for your financial situations

MetLife Advice is a service designed to help provide assistance in making financial decisions based on the major events in your life such as marriage, the birth of a child, purchase of a home, death of a spouse or retirement. Contact your employer or plan administrator for more information.

**MetLife Advice Specialists are Financial Services Representatives of MetLife or New England Financial, a MetLife company.

MetLife Advice for Beneficiaries—Delivering The Promise®

For support and guidance when beneficiaries need it most

MetLife Advice for Beneficiaries—Delivering The Promise® is a service designed to provide beneficiaries with the support and assistance they need during an especially difficult time. Services include assistance filing life insurance claims and consultation to help with the financial details and questions that arise upon the loss of a loved one.

Total Control Account®

For immediate access to death proceeds

The Total Control Account® settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life or accident policy for claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. They'll have the convenience of immediate access to any or all of their proceeds, through an interest bearing account with unlimited check-writing privileges. The Total Control Account gives beneficiaries time to decide what to do with their proceeds, which can be very helpful to them during a difficult time.

What's Not Covered?

Like most insurance plans, this plan has exclusions. Please see your plan administrator or certificate for specific details. Please note that a reduction schedule may apply. Please see your plan administrator or certificate for specific details.

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

Accidental Death & Dismemberment Coverage

This valuable coverage is available to you even if you already have accident insurance. It provides benefits beyond your disability or life insurance for severe accidents or loss of life on or off the job — while commuting, traveling by public or private transportation and during business trips. MetLife's AD&D insurance pays you benefits if you suffer an accident that results in paralysis or the loss of a limb, speech, hearing or sight, or brain damage or coma. If you suffer a fatal accident, benefits will be paid to your beneficiary.

Coverage Amounts for You

Your employer provides you with Accidental Death and Dismemberment insurance in an amount equal to your Basic Life coverage amount at no cost to you.

Table of Covered Losses

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 your AD&D coverage is called the "Full Amount" and is equal to the benefit payable to the loss of life. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

Covered Losses	Percent of Full Amount
Life	100% of Full Amount
Hand	50% of Full Amount
Foot	50% of Full Amount
Arm	75% of Full Amount
Leg	75% of Full Amount
Sight of one eye	50% of Full Amount
Thumb & index finger of same hand	25% of Full Amount
Speech & hearing	100% of Full Amount
Speech or hearing	50% of Full Amount
Paralysis of both arms and both legs	100% of Full Amount
Paralysis of both legs	50% of Full Amount
Paralysis of the arm & leg on either side of the body	75% of Full Amount
Paralysis of one arm or leg	25% of Full Amount
Brain Damage	100% of Full Amount
Coma	1% monthly up to 60 months

Standard Additional Benefits Include

The **Air Bag Benefit** is payable if an insured person dies as a result of injuries sustained in an accident while driving or riding in a private passenger car that was equipped with air bags. In such case, his or her benefit can be increased by 5% of the Full Amount — but not less than \$1,000 or more than \$10,000.

The **Seat Belt Benefit** is payable if an insured person 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 (or a child restraint if the insured is a child). In such case, his or her benefit can be increased by 25% of the Full Amount — but not less than \$1,000 or more than \$25,000.

The **Common Carrier Benefit** is payable if an insured person dies as a result of injuries sustained while traveling in a Common Carrier. The additional amount payable is 100% of the Full Amount.

The **Child Care Center Benefit** provides funds for your eligible dependent children, 12 years old or younger, to attend a licensed child care facility for up to four consecutive years if you should suffer a fatal accident. The yearly benefit for each eligible child is equal to \$5,000 or the actual amount of child care costs incurred (whichever is less), and cannot exceed an overall total of 12% of the Full Amount. In order to be eligible, dependent children must be enrolled in a licensed child care center at the time of your accidental death.

The **Child Education Benefit** provides tuition funds for each of your eligible dependent children to attend a college or other accredited institution for up to 4 years if you should suffer a fatal accident. To qualify, your dependent children must be enrolled in the institution at the time of your accidental death or must enroll within one year of your accidental death. The yearly benefit for each eligible child is equal to \$10,000 or the actual amount of tuition costs incurred, whichever is less. The total benefit maximum is 20% of the Full Amount for each eligible child.

The **Spouse Education Benefit** provides tuition funds for your spouse if you should suffer a fatal accident. The benefit is payable for up to one year and is equal to the lesser of the actual cost of tuition, \$5,000 or 3% of the Full Amount. Your spouse must be enrolled in an accredited school at the time of your accidental death.

The **Hospitalization Benefit** helps defray hospitalization costs that result from an accident. It is provided as a monthly income to the insured and is equal to one percent of your Full Amount per month, subject to a four-day waiting period and a maximum of \$2,500 per month, with a maximum duration of 12 months.

What Is Not Covered?

Accidental Death & Dismemberment insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of any country or international authority, except the United States National Guard; while in an aircraft for the purpose of descent from such aircraft while in flight (except for self-preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

Additional Coverage Information

Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) other than your employer, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary.

About Your Coverage Effective Date

You must be "Actively at Work" on the date your coverage becomes effective, and your spouse and eligible child(ren) must be performing their Normal Activities when coverage becomes effective. Coverage will become effective on the date you become eligible.

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 Navajo Nation and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminates when your employment ceases or upon termination of the group contract. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.