

Critical Illness Insurance Plan Summary

COVERAGE OPTIONS

Critical Illness Insurance		
Eligible Individual	Initial Benefit	Requirements
Employee	\$10,000, \$20,000 or \$30,000	Coverage is guaranteed provided you are actively at work.
Spouse/Domestic Partner ¹	100% of the employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work, and the spouse/domestic partner is not subject to a medical restriction as set forth in the Certificate.
Dependent Child(ren) ²	100% of the employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work, and the dependent is not subject to a medical restriction as set forth in the Certificate.

BENEFIT PAYMENT

Your **Initial Benefit** provides a lump-sum payment upon the first diagnosis of a Covered Condition. A **Recurrence Benefit**³ is paid when a covered person is diagnosed with another occurrence of the same Covered Condition for which an Initial Benefit was previously paid.

The maximum amount that you can receive through your Critical Illness Insurance plan is called the **Total Benefit** and is 3 times the amount of your Initial Benefit. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the maximum of 300%.

Please refer to the table below for the percentage benefit amount for each Covered Condition.

Covered Conditions	Initial Benefit	Recurrence Benefit
Full Benefit Cancer ⁴	100% of Initial Benefit	50% of Initial Benefit
Partial Benefit Cancer ^{4,5}	25% of Initial Benefit	12.5% of Initial Benefit
Heart Attack	100% of Initial Benefit	50% of Initial Benefit
Stroke ⁶	100% of Initial Benefit	50% of Initial Benefit
Coronary Artery Bypass Graft	100% of Initial Benefit	50% of Initial Benefit
Kidney Failure	100% of Initial Benefit	Not applicable
Alzheimer's Disease ⁷	100% of Initial Benefit	Not applicable
22 Listed Conditions ⁸	25% of Initial Benefit	Not applicable

22 Listed Conditions

MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount for each of the 22 Listed Conditions until the Total Benefit Amount is reached. A Covered Person may only receive one payment for each Listed Condition in his/her lifetime. 22 Listed Conditions are: Addison's disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington's disease (Huntington's chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

Major Organ Transplant Benefit

Payment is 100% of the Initial Benefit Amount. This payment is in addition to your Total Benefit Amount payable for the Covered Conditions listed above.

Example of Initial & Recurrence Benefit Payments

The example below illustrates an employee who elected an Initial Benefit of \$20,000 and has a Total Benefit of 3 times the Initial Benefit Amount or \$60,000.

Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack – first diagnosis	Initial Benefit payment of \$20,000 or 100%	\$40,000
Heart Attack – second diagnosis, two years later	Recurrence Benefit payment of \$10,000 or 50%	\$30,000
Kidney Failure – first diagnosis, three years later	Initial Benefit payment of \$20,000 or 100%	\$10,000

SUPPLEMENTAL BENEFITS

After your coverage has been in effect for thirty days, MetLife will provide an annual **Health Screening Benefit**⁹ of \$50 for \$10,000, \$75 for \$20,000, and \$100 for \$30,000 Initial Benefit Amount per calendar year for taking one of the eligible screening/prevention measures. MetLife will pay only one health screening benefit per covered person per calendar year. For a complete list of eligible screening/prevention measures, please refer to the Disclosure Statement/Outline of Coverage.

QUESTIONS & ANSWERS

Who is eligible to enroll?

Regular active full-time employees who are actively at work along with their spouse/domestic partner and dependent children can enroll for MetLife Critical Illness Insurance coverage. For their spouse/domestic partner and dependent children, coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Plus, the employee and dependents must have medical coverage to enroll.

How do I pay for coverage?

Coverage is paid through convenient payroll deduction.

What is the coverage effective date?

The coverage effective date is January 1, 2014.

If I Leave the Company, Can I Keep My Coverage?

Under certain circumstances, you can take your coverage with you if you leave. You must make a request in writing within a specified period after you leave your employer. You must also continue to pay premiums to keep the coverage in force.

Who do I call for assistance?

Contact MetLife at **1 800 GET-MET8** (1-800-438-6388), Monday through Friday from 8:00 AM to 11:00 PM EST. Individuals with a TTY may call 1-800-855-2880.

¹ Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

² Dependent child coverage and age limitations vary by state. Please contact MetLife for more information.

³ There is a Benefit Suspension Period between Recurrences. The length of the Benefit Suspension Period varies by state. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period. A Recurrence Benefit is available for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer.

⁴ Please review the Disclosure Document/Outline of Coverage for specific information about cancer benefits.

⁵ MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount for Partial Benefit Cancer.

⁶ In certain states, the covered condition is Severe Stroke.

⁷ Please review the Disclosure Statement/Outline of Coverage for specific information about Alzheimer's Disease.

⁸ MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount for each of the 22 Listed Conditions until the Total Benefit Amount is reached. A Covered Person may only receive one payment for each Listed Condition in his/her lifetime.

⁹ There is a \$50 benefit with a \$10,000 Initial Benefit Amount, \$75 with a \$20,000 Initial Benefit Amount, and a \$100 Benefit with a \$30,000 Initial Benefit Amount. In most states there is a 30 day waiting period for the Health Screening Benefit. There is no waiting period for MD situated cases. The Health Screening Benefit is not available to NH situated cases or NH residents. There is a separate mammogram benefit for MT residents and for cases situated in CA and MT. For CA situated cases, the benefit payable for a mammogram will vary. Please see your Disclosure Statement for additional details.

METLIFE'S CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There is a preexisting condition exclusion in all states. There is a benefit suspension period between recurrences. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. Please contact MetLife for more information.

MetLife's CII is not intended to be a substitute for medical coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's CII does not provide reimbursement for such expenses. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.