

# MetLife Basic Term Life / AD&D



## MetLife®

**Plan Design for: Jeffers Handbell Supply, Inc.**

**Date Prepared: November 28, 2012**

**For All Active Full-Time Employees working at least 30 hours per week**

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|---|---|
| <b>Basic Life</b>                           | \$15,000  |
| <b>Accidental Death &amp; Dismemberment</b> | An amount equal to Your Basic Life Insurance.                         |
| <b>Plan Maximum</b>                         | \$15,000  |
| <b>Non-Medical Maximum</b>                  | \$15,000  |
| <b>Age Reduction Formula</b>                | Reduces by 35% at age 65, and to 50% of the original amount at age 70 |
| <b>Employee Contribution</b>                |   |
| • <b>Basic Life</b>                         | 0%  |
| • <b>AD&amp;D</b>                           | 0%  |

### Term Life Features<sup>i</sup>

- Continuation of Life insurance while totally disabled as defined by the Group Policy<sup>ii</sup>
- Total Control Account<sup>iii</sup>
- Employee Assistance Program (EAP)<sup>iv</sup>

### AD&D Features<sup>i</sup>

- Seat Belt Benefit<sup>v</sup>
- Child Care Benefit
- Total Control Account<sup>vi</sup>
- Air Bag Benefit
- Common Carrier Benefit

## What Is Not Covered?

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

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; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any 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.

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99 or G2130-S) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminates when your employment ceases when your Life and AD&D contributions cease, or upon termination of the group insurance policy. . 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.

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 your employer. Specific details regarding these provisions can be found in the certificate. If you have additional questions regarding the Life Insurance program underwritten by MetLife, please contact your benefits administrator or MetLife. Like most group life insurance policies, MetLife group policies contain exclusions, limitations, terms and conditions for keeping them in force. Please see your certificate for complete details.

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<sup>i</sup> Features may vary depending on jurisdiction.

<sup>ii</sup> Total disability or totally disabled means your inability to do your job and any other job for which you may be fit by education, training or experience, due to injury or sickness. Please note that this benefit is only available after you have participated in the Basic/Supplemental Term Life Plan for 1 year and it is only available to the employee.

<sup>iii</sup> The Total Control Account (TCA) 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 TCAs are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

<sup>iv</sup> Services are provided by Managed Health Network Inc., (MHN), one of the largest and oldest providers of managed behavioral healthcare and Employee Assistance Programs (EAP) in the United States. MHN is not a subsidiary or affiliate of MetLife and the services MHN provides are separate and apart from the insurance provided by MetLife.

<sup>v</sup> 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 10 percent of the Full Amount — but not less than \$1,000 or more than \$10,000.