



## Warren County School District

**Basic Life, Basic AD&D, Supplemental Term Life, Supplemental Term AD&D,  
Supplemental Dependent Life, Supplemental Dependent AD&D**

Proposal produced on October 20, 2014  
This quote is valid for 90 days from date of proposal

## Warren County School District Rate Summary

Coverage	Participating Lives	Covered Volume	Rates	Annual Premium
<b>New Life Option</b> 2846548				
<b>Supplemental Life</b> (per \$1,000 of Covered Volume)				
All Active Full Time Employees				
Less than 30			\$0.050	
30-34			\$0.056	
35-39			\$0.070	
40-44			\$0.100	
45-49			\$0.150	
50-54			\$0.230	
55-59			\$0.405	
60-64			\$0.580	
65-69			\$0.877	
70+			\$1.658	
Rates are guaranteed from January 1, 2015 - December 31, 2016				
<b>Supplemental AD&amp;D</b> (per \$1,000 of Covered Volume)			\$0.018	
Rates are guaranteed from January 1, 2015 - December 31, 2016				
<b>Supplemental Dependent Life</b> (per \$1,000 of Covered Volume)				
All Active Full Time Employees				
Spouse*:				
Less than 30			\$0.050	
30-34			\$0.056	
35-39			\$0.070	
40-44			\$0.100	
45-49			\$0.165	
50-54			\$0.230	
55-59			\$0.405	
60-64			\$0.580	
65-69			\$0.877	
70+			\$1.658	
Child			\$0.240	
Rates are guaranteed from January 1, 2015 - December 31, 2016				
* Spouse rates are based on the employee's age.				

<b>Supplemental Dependent AD&amp;D (per \$1,000 of Covered Volume)</b>				
All Active Full Time Employees				
▪ Spouse			\$0.018	
▪ Child(ren)			\$0.051	
Rates are guaranteed from January 1, 2015 - December 31, 2016				
<b>New Life Opt, EDB, Port, No Age Red 2858820</b>				
<b>Basic Life (per \$1,000 of Covered Volume)</b>	627	\$31,645,000		\$42,581
All Active Full Time CI 1 EEs	359	\$17,950,000	\$0.1121	
All Active Full Time CI 2 EEs	21	\$420,000	\$0.1121	
All Active Full Time Class 3 EEs	12	\$720,000	\$0.1121	
All Active Full Time CI 4 EEs	40	\$4,000,000	\$0.1121	
All Active Full Time CI 5 EEs	187	\$7,480,000	\$0.1121	
All Active Full Time CI 6 EEs	1	\$375,000	\$0.1121	
All Active Full Time CI 7 Retirees	7	\$700,000	\$0.1121	
Rates are guaranteed from November 1, 2014 - October 31, 2016				
<b>Basic AD&amp;D (per \$1,000 of Covered Volume)</b>	620	\$30,945,000		\$6,016
All Active Full Time Employees	359	\$17,950,000	\$0.0162	
All Active Full Time CI 2 EEs	21	\$420,000	\$0.0162	
All Active Full Time CI 3 EEs	12	\$720,000	\$0.0162	
All Active Full Time CI 4 EEs	40	\$4,000,000	\$0.0162	
All Active Full Time CI 5 EEs	187	\$7,480,000	\$0.0162	
All Active Full Time CI 6 EEs	1	\$375,000	\$0.0162	
Rates are guaranteed from November 1, 2014 - October 31, 2016				

## Summary of Benefits

### Life / AD&D Insurance – New Life Option

Supplemental Term Life	
All Active Full Time Employees (30 Hours)	<ul style="list-style-type: none"> <li>\$10,000 increments to a maximum of the lesser of 5.00 times pay or \$500,000</li> <li>A minimum benefit of \$10,000</li> <li>Medical Evidence Level: \$100,000</li> <li>No Age Reduction</li> <li>Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)</li> <li>Conversion and Portability are included in this quote</li> <li>Accelerated Benefit Option: 12 months or less to live, up to 80.0% of coverage, to a maximum of \$500,000</li> </ul>

Supplemental Term AD&D	
All Active Full Time Employees (30 Hours)	<ul style="list-style-type: none"> <li>100% of the Supplemental Term Life benefit.</li> <li>Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)</li> <li>Portability is included in this quote</li> </ul>

Supplemental Life	Rate per \$1,000 of Covered Volume	Est Volume	Est Monthly Premium	Est Annual Premium
Less than 30	\$0.050			
30-34	\$0.056			
35-39	\$0.070			
40-44	\$0.100			
45-49	\$0.150			
50-54	\$0.230			
55-59	\$0.405			
60-64	\$0.580			
65-69	\$0.877			
70+	\$1.658			

Rates are guaranteed from January 1, 2015 - December 31, 2016 (24 months)

#### Supplemental AD&D

All Active Full Time Employees <sup>1</sup>	\$0.018			
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Rates are guaranteed from January 1, 2015 - December 31, 2016 (24 months)

Please note that the MetLife AD&D insurance premium includes a fee for the Travel Assistance [and Identity Theft Solutions] services, provided by AXA Assistance USA, Inc.

<sup>1</sup> Travel Assistance [and Identity Theft Solutions] services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by the United States Fire Insurance Company, a member of the Crum & Forster group of insurers. AXA Assistance and the Crum & Forster group are not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.



### Supplemental Dependent Life

All Active Full Time Employees (30 Hours)

#### Spouse Benefit:

- \$5,000 increments to a maximum of \$100,000, not to exceed 50% of employee's Optional Life Benefit
- A minimum benefit of \$5,000
- Spouse Medical Evidence Level: \$25,000
- Spouse Accelerated Benefit Option: 12 months or less to live, up to 80.0% of coverage, to a maximum of \$500,000

#### Child Benefit:

- Child 15 days to 6 months old: \$1,000
- Child more than 6 months old: Options of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000, not to exceed the spouse's benefit amount.
- Child limiting age: 19, 25 if a full time student
- Child Medical Evidence Level: \$10,000
- No Age Reduction
- Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)
- Conversion is included in this quote

### Supplemental Dependent AD&D

All Active Full Time Employees (30 Hours)

#### Spouse Benefit:

- 100% of the Dependent Supplemental Life benefit.

#### Child Benefit:

- Child 15 days to 6 months old: \$1,000
- Child more than 6 months old: Options of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000, not to exceed the spouse's benefit amount.
- Waiver of Premium (disabled prior to 60, waiting period 9 months, coverage continues to 65)

Supplemental Dependent Life	Rate per \$1,000 of Covered Volume	Est Volume	Est Monthly Premium	Est Annual Premium
Spouse*:				
Less than 30	\$0.050			
30-34	\$0.056			
35-39	\$0.070			
40-44	\$0.100			
45-49	\$0.165			
50-54	\$0.230			
55-59	\$0.405			
60-64	\$0.580			
65-69	\$0.877			
70+	\$1.658			
Child**:	\$0.240			
Rates are guaranteed from January 1, 2015 - December 31, 2016 (24 months)				
* Spouse rates are based on the employee's age.				
** Child(ren) rates are per \$1,000 of coverage, per child unit. A child unit may consist of more than one child.				

Supplemental Dependent AD&D				
All Active Full Time Employees				
▪ Spouse	\$0.018			
▪ Child*	\$0.051			
Rates are guaranteed from January 1, 2015 - December 31, 2016 (24 months)				
* Child(ren) rates are per \$1,000 of coverage, per child unit. A child unit may consist of more than one child.				

Plan Features and Limitations
<p>Portability: Option to continue term insurance under a different policy when coverage terminates. Minimums, maximums, and other conditions apply.</p>
<p>Will Preparation: Automatically included with Supplemental Life . Face to Face meeting with a Hyatt attorney.</p> <p>Will Preparation is offered by Hyatt 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 sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation.</p>
<p>MetLife Estate Resolution Services<sup>SM</sup> - Automatically included with Supplemental Life . Face to Face meeting with a Hyatt attorney</p> <p>Estate Resolution Services is offered by Hyatt 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.</p>
<p><b>Total Control Account (TCA):</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Death claim proceeds paid via the TCA Settlement Option - an interest-bearing account with draft-writing privileges</li> <li><input type="checkbox"/> Relieves beneficiaries of the need to make immediate decisions about what to do with a lump-sum check, while giving them the flexibility to access funds as needed and earn interest on the proceeds as they assess their financial situation</li> <li><input type="checkbox"/> Provides full and immediate access to the death proceeds</li> <li><input type="checkbox"/> Principal and interest earned are guaranteed by the financial strength and claims paying ability of the Metropolitan Life Insurance Company</li> <li><input type="checkbox"/> Beneficiary receives a draftbook, along with a Customer Agreement and other materials describing the Account</li> <li><input type="checkbox"/> Unlimited draft writing privileges</li> <li><input type="checkbox"/> No charges for processing TCA drafts, no monthly maintenance fees, and no charge for ordering additional TCA drafts</li> <li><input type="checkbox"/> Accountholders receive periodic statements itemizing account activity and a free <b>Life Advice</b> newsletter</li> <li><input type="checkbox"/> Information about the TCA is available electronically through MetLife's easy to use eSERVICE web site</li> <li><input type="checkbox"/> Customer Service Representatives specially trained to provide service to beneficiaries are available through a special toll-free number</li> <li><input type="checkbox"/> At their convenience, Accountholders are able to touch or speak their requests into the phone such as, "hear account balance", "get recent transactions", and "order drafts."</li> </ul> <p>Subject to state law, and/or group policyholder direction, the TCA is provided for all Life and AD&amp;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 the TCA are maintained in the Metropolitan Life Insurance Company (MetLife) general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, 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.</p> <p>Accelerated Benefits Option: If included, the minimum that can be accelerated is \$20,000.</p>



The definition of earnings used to define benefits will be <b>Basic Monthly Earnings</b> .
<b>Waiver of Premium:</b> Group life coverage is continued for an employee meeting the contractual definition of total disability. No further premium payment for that employee is required. The onset of the disability must occur prior to the age as defined in the Summary of Benefits. The disability must last continuously through the defined waiting period, and the employee must submit a request for the extension within 12 months of the onset of the total disability.
<p>Enrolling in the Plan:</p> <ul style="list-style-type: none"> <li>▪ A statement of health will need to be submitted by employees who: <ul style="list-style-type: none"> <li>• Request coverage amounts during their initial 31-day enrollment that exceed the stated MEOI level.</li> <li>• Apply for coverage after the period which begins on the first day on which they are eligible for the coverage (or the first day following a qualifying event, if applicable) and ends at the earlier of the next following annual enrollment period or the day before the next following Policy Anniversary. In no event will this period be more than a year, or less than 31 days.</li> <li>• Have indicated a medical condition on their enrollment form.</li> </ul> </li> <li>▪ Employees who are Actively-at-Work but who are not currently enrolled in the plan and experience a Qualifying Event must submit a statement of health in order to enroll for any amount of coverage.</li> </ul>
<p>Benefit Increases:</p> <ul style="list-style-type: none"> <li>▪ Supplemental Term Life: Employees, Actively at Work, who are participating in the plan may increase their coverage up to the next benefit level without submitting a statement of health, provided the increased benefit does not exceed the Medical Evidence Level, as defined in the Summary of Benefits.</li> <li>▪ Dependent Supplemental Term Life: Employees, Actively at Work, who are participating in the plan and want to increase their coverage by any amount will have to submit a statement of health.</li> </ul>
The coverage will be subject to a contestability clause in accordance with the law.
<p>Except in Washington: Supplemental and Dependent Life Insurance will not be paid to the Beneficiary if an insured commits suicide within 2 years (1 year in Missouri if the insured intended to commit suicide when enrolling for such insurance, 1 year in North Dakota and Colorado) of the effective date of this certificate. Instead, we will pay the Beneficiary an amount equal to any contributions paid, without interest.</p> <p>Except in Washington: if an insured commits suicide within 2 years (1 year in Missouri if the insured intended to commit suicide when enrolling for an increase in insurance, 1 year in North Dakota and Colorado) from the effective date of any increase in the amount of Supplemental and Dependent Life Insurance, such increased amount will not be paid to the Beneficiary. Instead we will pay the Beneficiary:</p> <p>an amount equal to all contributions paid for the increased amount, without interest; plus the amount of Supplemental Life Benefits that was in effect on the day before the effective date of such increased amount.</p>
The employee must be covered for benefits in order for dependents to be covered.
Dependent benefits terminate at the earlier of: the employee's retirement or when the employee's coverage terminates.
Dependent Eligibility Deferment – Dependent is not confined to hospital, confined to home or receiving disability income from any source.
No eligible individual may be covered more than once under this plan. If a person is covered as an employee, he/she cannot be covered as a spouse or dependent. If an employee and spouse are employed by the same employer, their eligible dependents may be insured as dependents of only one employee.
Dependent benefit cannot exceed the lesser of the amount for which the employee is insured or any applicable state law limit.



Table of Covered Losses for AD&D		
Covered Loss	Supplemental AD&D	Supplemental Dependent AD&D
Life	100%	100%
Hand	50%	50%
Foot	50%	50%
Arm	75%	75%
Leg	75%	75%
Sight of One Eye	50%	50%
Combination of a Hand, Foot, and/or Eye	100%	100%
Thumb & Index Finger on the Same Hand	25%	25%
Speech and Hearing	100%	100%
Speech	50%	50%
Hearing	50%	50%
Paralysis of Both Arms and Both Legs	100%	100%
Paralysis of Both Legs	50%	50%
Paralysis of the Arm & Leg on Either Side of the Body	50%	50%
Paralysis of One Arm or Leg	25%	25%
Brain Damage	100%	100%
Coma	1% monthly up to 60 months	1% monthly up to 60 months
* Maximum Amount payable for all Covered Losses sustained in one accident is capped at 100% of the Full Amount		
Additional Benefits		
Benefit	Supplemental AD&D	Supplemental Dependent AD&D
Air Bag Use	5% up to \$10,000	5% up to \$10,000
Seat Belt Use	10% up to \$25,000	10% up to \$25,000
Common Carrier	100% of Full Amount	100% of Full Amount

Limitations and Exclusions	
<b>Limitations</b>	<ul style="list-style-type: none"> <li>The Accidental Death &amp; Dismemberment loss must occur within 365 days after the date of the accident and be a direct result of bodily injury sustained from that accident, independent of other causes.</li> </ul>
<b>Exclusions</b>	<p>Accidental Death &amp; Dismemberment insurance does not include payment for any loss which in any way results from or is caused by or contributed to by:</p> <ul style="list-style-type: none"> <li>physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;</li> <li>infection, other than infection occurring in an external accidental wound;</li> <li>suicide or attempted suicide; (In Missouri, such exclusion only applies while the person is sane);</li> <li>intentionally self-inflicted injury;</li> <li>service in the armed forces of any country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country;</li> <li>any incident related to: 1) travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger (applies to: SupplementalADD); 2) travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight; 3) parachuting or otherwise exiting from an aircraft while such aircraft is in flight except for self preservation; 4) travel in an aircraft or device used for testing or experimental purposes; by or for any military authority; or for travel or designed for travel beyond the earth's atmosphere;</li> <li>committing or attempting to commit a felony;</li> <li>the voluntary intake or use by any means of: 1) any drug, medication or sedative, unless it is: taken or used as prescribed by a Physician, or an "over the counter" drug, medication or sedative, taken as directed; 2) alcohol in combination with any drug, medication, or sedative; or 3) poison, gas, or fumes;</li> <li>war, whether declared or undeclared; or act of war, insurrection, rebellion, riot;</li> <li>driving a vehicle or operating another device while intoxicated as defined by the laws of the jurisdiction in which the vehicle or other device was being operated.</li> </ul>

Highlights
Expected Participation: 25% and at least 10 covered lives.
Employee Contributions: 100%
Situs is PENNSYLVANIA
Financial Arrangement: Non-retrospectively Experience Rated
Final rates will be based on actual enrollment and contribution levels.
Submit complete enrollment materials by the 15 <sup>th</sup> of the month preceding the effective date to ensure prompt Underwriting review.
Benefits terminate at retirement for: Supplemental Term Life Supplemental Term AD&D Supplemental Dependent Life Supplemental Dependent AD&D
AD&D Benefits terminate when the corresponding Life Benefits terminate.
<p><b>Actively at Work</b></p> <p>On the Group Policy Effective Date, MetLife will cover those not Actively at Work in accordance with the following guidelines:</p> <ul style="list-style-type: none"> <li>• All Employees will be covered under the transition rules for the MetLife Group Policy, regardless of their Actively At Work status, provided: <ul style="list-style-type: none"> <li>○ Their coverage was in force under the prior plan on the day before the MetLife Group Policy effective date, <b>and</b></li> <li>○ A Waiver of Premium disability claim was not previously approved by the prior carrier. Individuals who have previously been approved for Waiver of Premium will retain life insurance protection under the prior carrier's policy.</li> </ul> </li> <li>• The Group Life insurance provided under the transition rules for the MetLife Group Policy is equal to the <u>lesser</u> of: <ul style="list-style-type: none"> <li>○ The coverage amount under the prior plan, <b>and</b></li> <li>○ The coverage amount under the MetLife plan for the applicable employee class and coverage type</li> </ul> </li> <li>• For each participant <u>not</u> Actively At Work on the MetLife Group Policy effective date, transition coverage would continue under these rules until the <u>earliest</u> of the following to occur: <ul style="list-style-type: none"> <li>○ The date the employee returns to work as an active Full-Time Employee, at which time active employee coverage will supersede the transition coverage</li> <li>○ The last day of the 12 month period following the MetLife coverage effective date</li> <li>○ The last day the employee would have been covered under the prior policy had it not terminated (in other words, the date an individual's coverage under the prior policy would have ceased for some reason unrelated to the policy ending)</li> <li>○ The date coverage would end pursuant to the termination provisions of the MetLife certificate</li> <li>○ The date extension protection is provided under the Waiver of Premium provision of the prior carrier's policy (i.e. approval of a premium waiver claim on account of a disability that occurred while the employee's coverage under the prior policy was in force)</li> </ul> </li> </ul> <p>If not already provided, please provide a listing of Non-Actively at Work employees that includes age, gender, amount of insurance, date of, and reason for disability of all such disabled individuals, for risk evaluation.</p>



## Summary of Benefits

### Life / AD&D Insurance –EDB, Port, No Age Red

Basic Life	
All Active Full Time CI 1 EEs (30 Hours)	<ul style="list-style-type: none"> <li>• Flat \$50,000</li> <li>• Medical Evidence Level: \$50,000</li> <li>• No Age Reduction</li> <li>• Extended Death Benefits</li> <li>• Conversion and Portability are included in this quote</li> <li>• Accelerated Benefit Option: 12 months or less to live, up to 80.0% of coverage, to a maximum of \$500,000</li> </ul>
All Active Full Time CI 2 EEs (30 Hours)	<ul style="list-style-type: none"> <li>• Flat \$20,000</li> <li>• Medical Evidence Level: \$20,000</li> <li>• No Age Reduction</li> <li>• Extended Death Benefits</li> <li>• Conversion and Portability are included in this quote</li> <li>• Accelerated Benefit Option: 12 months or less to live, up to 80.0% of coverage, to a maximum of \$500,000</li> </ul>
All Active Full Time Class 3 EEs (30 Hours)	<ul style="list-style-type: none"> <li>• Flat \$60,000</li> <li>• Medical Evidence Level: \$60,000</li> <li>• No Age Reduction</li> <li>• Extended Death Benefits</li> <li>• Conversion and Portability are included in this quote</li> <li>• Accelerated Benefit Option: 12 months or less to live, up to 80.0% of coverage, to a maximum of \$500,000</li> </ul>
All Active Full Time CI 4 EEs (30 Hours)	<ul style="list-style-type: none"> <li>• Flat \$100,000</li> <li>• Medical Evidence Level: \$100,000</li> <li>• No Age Reduction</li> <li>• Extended Death Benefits</li> <li>• Conversion and Portability are included in this quote</li> <li>• Accelerated Benefit Option: 12 months or less to live, up to 80.0% of coverage, to a maximum of \$500,000</li> </ul>
All Active Full Time CI 5 EEs (30 Hours)	<ul style="list-style-type: none"> <li>• Flat \$40,000</li> <li>• Medical Evidence Level: \$40,000</li> <li>• No Age Reduction</li> <li>• Extended Death Benefits</li> <li>• Conversion and Portability are included in this quote</li> <li>• Accelerated Benefit Option: 12 months or less to live, up to 80.0% of coverage, to a maximum of \$500,000</li> </ul>
All Active Full Time CI 6 EEs (30 Hours)	<ul style="list-style-type: none"> <li>• Flat \$375,000</li> <li>• Medical Evidence Level: \$375,000</li> <li>• No Age Reduction</li> <li>• Extended Death Benefits</li> <li>• Conversion and Portability are included in this quote</li> <li>• Accelerated Benefit Option: 12 months or less to live, up to 80.0% of coverage, to a maximum of \$500,000</li> </ul>
All Active Full Time CI 7 Retirees (30 Hours)	<ul style="list-style-type: none"> <li>• Flat \$100,000</li> <li>• Medical Evidence Level: \$100,000</li> <li>• No Age Reduction</li> <li>• Conversion and Portability are included in this quote</li> <li>• Accelerated Benefit Option: 12 months or less to live, up to 80.0% of coverage, to a maximum of \$500,000</li> </ul>



Basic AD&D	
All Active Full Time Employees (30 Hours)	<ul style="list-style-type: none"> <li>• 100% of the Basic Life benefit.</li> <li>• Extended Death Benefits</li> <li>• Portability is included in this quote</li> </ul>
All Active Full Time CI 2 EEs (30 Hours)	<ul style="list-style-type: none"> <li>• 100% of the Basic Life benefit.</li> <li>• Extended Death Benefits</li> <li>• Portability is included in this quote</li> </ul>
All Active Full Time CI 3 EEs (30 Hours)	<ul style="list-style-type: none"> <li>• 100% of the Basic Life benefit.</li> <li>• Extended Death Benefits</li> <li>• Portability is included in this quote</li> </ul>
All Active Full Time CI 4 EEs (30 Hours)	<ul style="list-style-type: none"> <li>• 100% of the Basic Life benefit.</li> <li>• Extended Death Benefits</li> <li>• Portability is included in this quote</li> </ul>
All Active Full Time CI 5 EEs (30 Hours)	<ul style="list-style-type: none"> <li>• 100% of the Basic Life benefit.</li> <li>• Extended Death Benefits</li> <li>• Portability is included in this quote</li> </ul>
All Active Full Time CI 6 EEs (30 Hours)	<ul style="list-style-type: none"> <li>• 100% of the Basic Life benefit.</li> <li>• Extended Death Benefits</li> <li>• Portability is included in this quote</li> </ul>

	Rate per \$1,000 of Covered Volume	Est Volume	Est Monthly Premium	Est Annual Premium
<b>Basic Life</b>				
All Active Full Time CI 1 EEs	\$0.1121	\$17,950,000	\$2,012	\$24,144
All Active Full Time CI 2 EEs	\$0.1121	\$420,000	\$47	\$564
All Active Full Time Class 3 EEs	\$0.1121	\$720,000	\$81	\$972
All Active Full Time CI 4 EEs	\$0.1121	\$4,000,000	\$448	\$5,376
All Active Full Time CI 5 EEs	\$0.1121	\$7,480,000	\$839	\$10,068
All Active Full Time CI 6 EEs	\$0.1121	\$375,000	\$42	\$504
All Active Full Time CI 7 Retirees	\$0.1121	\$700,000	\$78	\$936
Rates are guaranteed from November 1, 2014 - October 31, 2016 (24 months)				

Basic AD&D				
All Active Full Time Employees	\$0.0162	\$17,950,000	\$291	\$3,492
All Active Full Time CI 2 EEs	\$0.0162	\$420,000	\$7	\$86
All Active Full Time CI 3 EEs	\$0.0162	\$720,000	\$12	\$147
All Active Full Time CI 4 EEs	\$0.0162	\$4,000,000	\$65	\$780
All Active Full Time CI 5 EEs	\$0.0162	\$7,480,000	\$121	\$1,452
All Active Full Time CI 6 EEs	\$0.017	\$375,000	\$6	\$77
Rates are guaranteed from November 1, 2014 - October 31, 2016 (24 months)				

Plan Features and Limitations
<p>Portability: Option to continue term insurance under a different policy when coverage terminates. Minimums, maximums, and other conditions apply.</p>
<p>Grief Counseling: Automatically included with Basic Life at no additional cost to the employer or employee. Available in all situs states except MD, NY and WA.</p>
<p>Grief counseling is offered by Harris Rothenberg International, Inc.<sup>1</sup>. Grief counseling provides eligible employees, beneficiaries, spouses and other family members a form of counseling that aims to help people cope with grief and mourning following the death of a loved one, or with major life changes that trigger feelings of grief such as divorce, the loss of a job, financial hardship, terminal illness or loss of a pet.</p>
<p><sup>1</sup> Grief Counseling services are provided through an agreement with HRI, Inc. HRI, Inc. is not an affiliate of MetLife and the services HRI provides are separate and apart from the insurance provided by MetLife.</p>
<p><b>Total Control Account (TCA):</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Death claim proceeds paid via the TCA Settlement Option - an interest-bearing account with draft-writing privileges</li> <li><input type="checkbox"/> Relieves beneficiaries of the need to make immediate decisions about what to do with a lump-sum check, while giving them the flexibility to access funds as needed and earn interest on the proceeds as they assess their financial situation</li> <li><input type="checkbox"/> Provides full and immediate access to the death proceeds</li> <li><input type="checkbox"/> Principal and interest earned are guaranteed by the financial strength and claims paying ability of the Metropolitan Life Insurance Company</li> <li><input type="checkbox"/> Beneficiary receives a draftbook, along with a Customer Agreement and other materials describing the Account</li> <li><input type="checkbox"/> Unlimited draft writing privileges</li> <li><input type="checkbox"/> No charges for processing TCA drafts, no monthly maintenance fees, and no charge for ordering additional TCA drafts</li> <li><input type="checkbox"/> Accountholders receive periodic statements itemizing account activity and a free <b>Life Advice</b> newsletter</li> <li><input type="checkbox"/> Information about the TCA is available electronically through MetLife's easy to use eSERVICE web site</li> <li><input type="checkbox"/> Customer Service Representatives specially trained to provide service to beneficiaries are available through a special toll-free number</li> <li><input type="checkbox"/> At their convenience, Accountholders are able to touch or speak their requests into the phone such as, "hear account balance", "get recent transactions", and "order drafts."</li> </ul>
<p>Subject to state law, and/or group policyholder direction, the TCA is provided for all Life and AD&amp;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 the TCA are maintained in the Metropolitan Life Insurance Company (MetLife) general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, 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.</p>
<p>Accelerated Benefits Option: If included, the minimum that can be accelerated is \$20,000.</p>
<p>The definition of earnings used to define benefits will be <b>Basic Monthly Earnings</b>.</p>
<p><b>Extended Death Benefit Disability Provision:</b> Group life coverage is extended for one year after termination of employment for an employee meeting the contractual definition of total disability. No further premium payment for that employee is required. The onset of the disability must occur prior</p>

to age 60 and must last continuously until the date of death. If the employee was covered for less than one year at the onset of the disability, the extension equals the length of coverage plus 31 days.

**Enrolling in the Plan:**

- A statement of health will need to be submitted by employees who:
  - Request coverage amounts during their initial 31-day enrollment that exceed the stated MEOI level.
  - Apply for coverage after the period which begins on the first day on which they are eligible for the coverage (or the first day following a qualifying event, if applicable) and ends at the earlier of the next following annual enrollment period or the day before the next following Policy Anniversary. In no event will this period be more than a year, or less than 31 days.
  - Have indicated a medical condition on their enrollment form.

**Benefit Increases:**

- Basic Life: Employees, Actively at Work, who are participating in the plan and want to increase their coverage by any amount will have to submit a statement of health.

The coverage will be subject to a contestability clause in accordance with the law.

No eligible individual may be covered more than once under this plan. If a person is covered as an employee, he/she cannot be covered as a spouse or dependent. If an employee and spouse are employed by the same employer, their eligible dependents may be insured as dependents of only one employee.



Table of Covered Losses for AD&D	
Covered Loss	Basic AD&D
Life	100%
Hand	50%
Foot	50%
Arm	75%
Leg	75%
Sight of One Eye	50%
Combination of a Hand, Foot, and/or Eye	100%
Thumb & Index Finger on the Same Hand	25%
Speech and Hearing	100%
Speech	50%
Hearing	50%
Paralysis of Both Arms and Both Legs	100%
Paralysis of Both Legs	50%
Paralysis of the Arm & Leg on Either Side of the Body	50%
Paralysis of One Arm or Leg	25%
Brain Damage	100%
Coma	1% monthly up to 60 months
* Maximum Amount payable for all Covered Losses sustained in one accident is capped at 100% of the Full Amount	
Additional Benefits	
Benefit	Basic AD&D
Air Bag Use	5% up to \$10,000
Seat Belt Use	10% up to \$25,000
Common Carrier	100% of Full Amount

Limitations and Exclusions	
Limitations	<ul style="list-style-type: none"> <li>The Accidental Death &amp; Dismemberment loss must occur within 365 days after the date of the accident and be a direct result of bodily injury sustained from that accident, independent of other causes.</li> </ul>
Exclusions	<p>Accidental Death &amp; Dismemberment insurance does not include payment for any loss which in any way results from or is caused by or contributed to by:</p> <ul style="list-style-type: none"> <li>physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;</li> <li>infection, other than infection occurring in an external accidental wound;</li> <li>suicide or attempted suicide;</li> <li>intentionally self-inflicted injury;</li> <li>service in the armed forces of any country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country;</li> <li>any incident related to: 1) travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger; 2) travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight; 3) parachuting or otherwise exiting from an aircraft while such aircraft is in flight except for self preservation; 4) travel in an aircraft or device used for testing or experimental purposes; by or for any military authority; or for travel or designed for travel beyond the earth's atmosphere;</li> <li>committing or attempting to commit a felony;</li> <li>the voluntary intake or use by any means of: 1) any drug, medication or sedative, unless it is: taken or used as prescribed by a Physician, or an "over the counter" drug, medication or sedative, taken as directed; 2) alcohol in combination with any drug, medication, or sedative; or 3) poison, gas, or fumes;</li> <li>war, whether declared or undeclared; or act of war, insurrection, rebellion, riot;</li> <li>driving a vehicle or operating another device while intoxicated as defined by the laws of the jurisdiction in which the vehicle or other device was being operated.</li> </ul>

Highlights
Expected Participation: 100%
Employee Contributions: 0%
Situs is PENNSYLVANIA
Financial Arrangement: Non-retrospectively Experience Rated
Final rates will be based on actual enrollment and contribution levels.
Submit complete enrollment materials by the 15 <sup>th</sup> of the month preceding the effective date to ensure prompt Underwriting review.
Benefits terminate at retirement for: Basic Life <ul style="list-style-type: none"> <li>All Active Full Time CI 1 EEs</li> <li>All Active Full Time CI 2 EEs</li> <li>All Active Full Time Class 3 EEs</li> <li>All Active Full Time CI 4 EEs</li> <li>All Active Full Time CI 5 EEs</li> <li>All Active Full Time CI 6 EEs</li> </ul> Basic AD&D
AD&D Benefits terminate when the corresponding Life Benefits terminate.
<b>Actively at Work</b>  All Active Full Time CI 1 EEs, All Active Full Time CI 5 EEs On the Group Policy Effective Date, MetLife will cover those not Actively at Work in accordance with the following guidelines: <ul style="list-style-type: none"> <li>• All Employees will be covered under the transition rules for the MetLife Group Policy, regardless of their Actively At Work status, provided: <ul style="list-style-type: none"> <li>○ Their coverage was in force under the prior plan on the day before the MetLife Group Policy effective date, <b>and</b></li> <li>○ A Waiver of Premium disability claim was not previously approved by the prior carrier. Individuals who have previously been approved for Waiver of Premium will retain life insurance protection under the prior carrier's policy.</li> </ul> </li> <li>• The Group Life insurance provided under the transition rules for the MetLife Group Policy is equal to the <u>lesser</u> of: <ul style="list-style-type: none"> <li>○ The coverage amount under the prior plan, <b>and</b></li> <li>○ The coverage amount under the MetLife plan for the applicable employee class and coverage type</li> </ul> </li> <li>• For each participant <u>not</u> Actively At Work on the MetLife Group Policy effective date, transition coverage would continue under these rules until the <u>earliest</u> of the following to occur: <ul style="list-style-type: none"> <li>○ The date the employee returns to work as an active Full-Time Employee, at which time active employee coverage will supersede the transition coverage</li> <li>○ The last day of the 12 month period following the MetLife coverage effective date</li> <li>○ The last day the employee would have been covered under the prior policy had it not terminated (in other words, the date an individual's coverage under the prior policy would have ceased for some reason unrelated to the policy ending)</li> <li>○ The date coverage would end pursuant to the termination provisions of the MetLife certificate</li> <li>○ The date extension protection is provided under the Waiver of Premium provision of the prior carrier's policy (i.e. approval of a premium waiver claim on account of a disability</li> </ul> </li> </ul>

that occurred while the employee's coverage under the prior policy was in force)

If not already provided, please provide a listing of Non-Actively at Work employees that includes age, gender, amount of insurance, date of, and reason for disability of all such disabled individuals, for risk evaluation.

All Active Full Time CI 2 EEs, All Active Full Time Class 3 EEs, All Active Full Time CI 4 EEs, All Active Full Time CI 6 EEs, All Active Full Time CI 7 Retirees

This quote assumes and is only valid if all covered employees will be Actively At Work on the Contract effective date. If you are or become aware of employees who will not be Actively at Work on the Contract effective date, please advise and provide us with a listing of Non-Actively at Work employees in a non-individually identifiable manner, that includes age, gender, amount of insurance, date of, and reason for disability of all such disabled individuals, for risk evaluation.



### Underwriting Assumptions

**PlanSmart**\* - PlanSmart is a multifaceted program, offered at no additional cost, which enables you to provide your employees with access to a range of financial and retirement education resources through on-site workshops, with optional personal consultations and decision-support assistance.

**Retirewise** - Retirewise is an in-depth program consisting of a four-part series of workshops that deliver objective information covering a broad spectrum of retirement issues from Estate Planning to Tax Planning. Each workshop is delivered by a locally based financial professional.

Available to those enrolled in Life Insurance coverages:

**Delivering the Promise**<sup>®</sup> (*DTP*) - DTP provides valuable support and assistance at the time of a claim. Specialists help beneficiaries and their families identify eligible benefits, file insurance and annuity claims, and identify local resources, including grief counseling services and government agencies.

Available to those enrolled in the Basic Life coverage:

**Transition Solutions** - Transition Solutions is an educational program that provides the support your employees need to make informed decisions when faced with a loss or reduction in coverage, for any reason. In addition to the outreach from a qualified professional, MetLife offers a limited record-keeping process for sending standardized letters to your employees, notifying them of their coverage continuation and conversion options.

\*Certain conditions apply. Please discuss with your MetLife representative to determine if this program is right for your company.

WillsCenter.com: Online will prep service offered through SmartLegalForms, Inc., available to all customers at no charge.

If insurance coverage is provided, it will be governed by the terms and conditions of the insurance policy and applicable law. If administrative services are provided, they are governed by the terms and condition of the administrative services agreement and by applicable law.

If MetLife is requested to duplicate contractual provisions from the prior carrier, such provisions must be compatible with all MetLife's standards.

The quoted rates and or fees are based upon the request received. If new or additional information in connection with this request is provided, MetLife reserves the right to change its quote at any time before the effective date. After the effective date, rate and or fees are subject to the terms and conditions of the policy and or administrative services agreement.

Only those eligible persons residing in the United States may be covered. Any others must be approved by MetLife.

SIC Code: 8211

## **INTERMEDIARY AND PRODUCER COMPENSATION NOTICE**

MetLife enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products ("Products") with brokers, agents, consultants, third-party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such Products (each an "Intermediary"). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of Products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your Products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your Products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (number of Products sold or dollar value of premium) with MetLife. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife's current supplemental compensation plan, the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on: (1) the number of Products sold through your Intermediary during a prior one-year period; (2) the amount of premium or fees with respect to Products sold through your Intermediary during a prior one-year period; (3) the persistency percentage of Products inforce through your Intermediary during a prior one-year period; (4) premium growth during a prior one-year period; (5) a fixed percentage of the premium for Products as set by MetLife. The supplemental compensation percentage will be set by MetLife prior to the beginning of each calendar year and it may not be changed until the following calendar year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our Products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your Products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., consulting or reinsurance arrangements).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Web site at [www.metlife.com/brokercompensation](http://www.metlife.com/brokercompensation). Questions regarding Intermediary compensation can be directed to [ask4met@metlifeservice.com](mailto:ask4met@metlifeservice.com), or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your MetLife sales representative. Compensation paid to your MetLife sales representative is for participating in the sale, servicing, and/or renewal of Products, and the compensation paid may vary based on a number of factors including the type of Product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your MetLife sales representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your MetLife sales representative or calling (866) 796-1800.

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# WillsCenter

## MetLife



WillsCenter.com is a great benefit  
if you do not have access to an attorney.

We are pleased to announce that you have access to WillsCenter.com<sup>1</sup>, at no cost to you.

**Having an up-to-date will is one of the most important things you can do for your family.**

Without a will, your assets may be distributed according to state law and not in accordance with your wishes. An up-to-date will establishes important decisions about the distribution of your assets. WillsCenter.com helps you ensure your family's future if something happens to you.

**What is WillsCenter?**

WillsCenter.com is a secure online will preparation document generation service available to you 24x7. Created exclusively for MetLife and provided by an outside vendor, SmartLegalForms, Inc., this service provides users and their spouses/domestic partners with the ability to create current state-compliant documents including a will, living will, power of attorney and HIPAA authorization form.

Resources are available online to address any questions you may have about terminology or general estate planning concepts. Once you create your documents, you will be provided with instructions for witnessing/signing them in front of a Notary Public.

**How do I access WillsCenter?**

- Go to [www.willscenter.com](http://www.willscenter.com) and register as a new user.
- Follow the simple instructions on the site to create your document.
- Return at your convenience to complete or update documents you have stored on the site.

<sup>1</sup> WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq 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.

**Metropolitan Life Insurance Company**  
200 Park Avenue, New York, NY 10166, [www.metlife.com](http://www.metlife.com)





A cartoon illustration of Snoopy, the beagle character from Peanuts, standing on his hind legs and waving with his right hand. He is wearing his signature red shirt and is positioned in the top right corner of the page, partially overlapping the blue header bar.

# MetLife

## Drive greater benefits appreciation while helping your employees get back to a more productive work life

MetLife's Grief Counseling<sup>1</sup> is an added advantage that can represent thousands of dollars in value for your employees. It is one of many value-adds that come with your group life program designed to increase your employees' appreciation of group life benefits while providing them with helpful resources to maintain their productivity for your business.

This important service is included with the basic term life program and provided by Harris, Rothenberg International (HRI), Inc., for your employees, their dependents and their beneficiaries, without adding cost to your benefits program.

Grief Counseling can help provide the support, comfort, tools and services your employees need to get back to a productive life — at work and home.

Coping with any type of loss can be very difficult and distracting. Providing the right type of support and resources can help your employees through such a challenging time, and get them back on their feet mentally and emotionally.

### Provide Comfort When It's Needed Most

Suffering a loss affects people in many different ways, and not every loss involves a death. People grieve through divorce, illness and even when a child leaves home. Some may find themselves less able to go to work, deal with daily tasks or interact with friends. Others may feel overwhelmed by their grief.

Grief Counseling can provide support for your employees, and their dependents and beneficiaries. The Grief Counseling Service offered through MetLife's basic term life program provides five confidential counseling sessions per event — either face-to-face or by telephone. Counselors are

available nationwide and are highly credentialed licensed professionals with extensive experience working with people who have suffered a loss.

If further assistance is desired beyond these sessions, counselors are able to recommend other services appropriate to individual preferences, finances and health insurance coverage.

Grief Counseling is accessed through a dedicated 24/7 toll-free number or via <https://grieffcounseling.harrisrothenberg.net/default.aspx> (username: MetLife; password: grief). The counseling is offered at no cost to your employees.

Employees, their dependents or their beneficiaries can call to discuss any situation perceived as a major loss including:

- Death of a loved one
- Divorce
- Receiving a serious medical diagnosis
- Losing a pet

Grief Counseling can help provide the support, comfort, tools and services your employees need to get back to a productive life — at work and home.

## More Services to Help Cope With Loss

Additional assistance from research specialists is also available at the same toll-free number and also at no cost. The specialists find the services and providers that employees need and send them referrals and information. For example, specialists can:

- Locate local funeral homes and identify monument vendors
- Provide information on important tasks such as notifying the Social Security Administration, banks and utilities
- Locate back-up care for children or older adults

- Find specific types of support groups, e.g., children who have lost parents, survivors of suicide, dealing with grief
- Find storage facilities, estate sale planners and charities that pick up donations

With MetLife's Grief Counseling and related services provided by HRI, your employees, their dependents and their beneficiaries will receive comfort and support to cope with grief. You will benefit because your employees will be less distracted, more productive and have a greater appreciation of their benefits. That's just one of the valuable services that come with your MetLife group life program, which your employees can use today.

**For more information, contact your insurance broker, benefits consultant or MetLife representative today.**

Like most life insurance policies, MetLife Group Life insurance policies contain certain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your MetLife representative for complete details.

<sup>1</sup> Subject to state regulatory approval. Grief Counseling services are provided through an agreement with Harris, Rothenberg International (HRI), Inc. HRI is not an affiliate of MetLife, and the services HRI provides are separate and apart from the insurance provided by MetLife. HRI has a nationwide network of 46,700 counselors. Counselors have master's or doctoral degrees and are licensed professionals with extensive experience working with people who have suffered a loss.

# MetLife

Metropolitan Life Insurance Company  
200 Park Avenue  
New York, NY 10166  
[www.metlife.com](http://www.metlife.com)