



# MetLife Supplemental Accidental Death and Dismemberment Insurance Plan Summary

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

## Supplemental Accidental Death and Dismemberment Insurance (SAD&D)

MetLife's Supplemental Accidental Death & Dismemberment (SAD&D) insurance helps protect you 24 hours a day, 365 days a year.

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

## Supplemental Accidental Death and Dismemberment Insurance (SAD&D) Coverage Options

<b>For You</b>	1 to 5 times your basic annual earnings, rounded to the next higher \$1,000, to a maximum of \$1,000,000*
<b>For Your Spouse</b>	\$10,000 to \$100,000 in \$10,000 increments*
<b>For Your Dependent Children**</b>	\$2,000 to \$10,000, in \$2,000 increments

\*Coverage reduces to 65% of the original amount on the January 1<sup>st</sup> following the date you attain age 70, and reduces to 50% of the original amount on the January 1<sup>st</sup> following the date you attain age 75.

\*\*Eligible Dependent children ages from birth to 26.

## Monthly Cost\* for SAD&D Insurance

Listed below is the monthly rate for teammate, spouse and child.

Coverage	Monthly Cost Per \$1,000 of Coverage
Supplemental AD&D for Teammate, Spouse, Child(ren) <sup>†</sup>	\$0.015

<sup>†</sup> Covers all eligible children

\*Note: rates are subject to the policy's right to change premium rates, and the employer's right to change teammate contributions.

## Table of Covered Losses

This SAD&D insurance pays benefits for covered losses that are the result of a covered accidental injury or loss of life. The full amount of SAD&D coverage you select is called the "Full Amount" and is equal to the benefit payable to the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount, and are listed in the following table of covered losses. 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	50% of Full Amount
Leg	50% 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 (Quadriplegia)	100% of Full Amount
Paralysis of both legs (Paraplegia)	75% of Full Amount
Paralysis of the arm & leg on either side of the body (Hemiplegia)	50% of Full Amount
Paralysis of one arm or leg	25% of Full Amount
Coma	1% monthly up to 100 months
Third Degree Burn	25% of Full Amount equal to the 25% of body burned

The following benefits are payable in addition to the covered losses listed in the above table:

### Standard Additional Benefits Include

- Air Bag
- Seat Belt
- Child Care Center
- Child Education
- Spouse Education

### Other Available Benefits Include

- Rehabilitative Physical Therapy
- Repatriation of Remains
- Therapeutic Counseling
- Felonious Assault
- Home & Vehicle Access Alteration

## **Additional Features**

**This insurance offering from your employer and MetLife comes with additional features that can provide assistance to you and your family.**

### **Portability**

***So you can keep your coverage even if you leave your current employer***

Should you leave Atrium Health for any reason and SAD&D insurance under this plan terminates, you will have an opportunity to continue group term coverage (“portability”) under a different policy, subject to plan design and state availability. 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 up to a maximum of \$2,000,000.

Portability is also available on coverage you’ve selected for your spouse and dependent child(ren). The maximum amount of coverage for spouse \$250,000; the maximum amount of dependent child coverage is \$25,000. Increases, decreases and maximums are subject to state availability.

Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your employer for specific details.

Please note that if you experience an event that makes you eligible for portability, please call a MetLife representative at 1-888-252-3607 or contact your employer for more information.

### **Waiver of Premiums for Total Disability (Continued Protection)**

***Offering continued coverage when you need it most***

If you become Totally Disabled, you may qualify to continue certain insurance. You may also be eligible for waiver of your SAD&D insurance premium until you reach your Social Security Normal Retirement Age (SSNRA), die, or recover from your disability, whichever is sooner.

Total Disability or Totally Disabled means you are unable to do your job and any other job for which you are fit by education, training or experience due to injury or sickness. The Total Disability must begin before age 60, and your waiver will begin after you have satisfied a 6-month waiting period of continuous disability. The waiver of premium will end when you reach your Social Security Normal Retirement Age (SSNRA), die, or recover.

If you return to work after completing part or all of the 6-month waiting period and later cease active work due to the same or a related Total Disability while your coverage is being continued, you will be given credit for the prior partial or total completion of the waiting period and it will be considered a continuation of the original Total Disability. This means that if you completed the waiting period of continuous disability in the original period of disability, you will not need to complete another one.

- You must notify MetLife of the later period of cessation of active work within 12 months of when that period began.
- The amount of insurance being continued will be the same as during the original period of disability, subject to any reductions in coverage amount due to age.

## About Your Coverage Effective Date

You must be Actively at Work on the date your coverage becomes effective. In addition, your spouse and eligible child(ren) must not be home or hospital confined or receiving or applying to receive disability benefits from any source when their coverage becomes effective.

If Actively at Work requirements are met, coverage will become effective the first of the month following the receipt of your completed application for all requests that do not require additional medical information. A request for your amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of the date that notice is received that MetLife has approved the coverage or increase if you meet Actively at Work requirements on that date, or the date that Actively at Work requirements are met after MetLife has approved the coverage or increase. The coverage for your spouse and eligible child(ren) will take effect on the date they are no longer confined, receiving or applying for disability benefits from any source or hospitalized.

## 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. You are the beneficiary for your dependents.

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

*Coverage is provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. SAD&D coverage terminates when your employment ceases, when your SAD&D contributions cease or upon termination of the group contract. In addition, coverage for dependents terminates when the teammate's employment ceases (including upon the death of the teammate) and when a dependent no longer qualifies. This plan provides ACCIDENT insurance only. This plan does not provide coverage for sickness. Certain exclusions and limitations may be subject to state specific requirements.*

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

