

MetLife Supplemental Term Life 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 Term Life Insurance Coverage Options

For You	1 to 5 times your basic annual earnings, to a maximum of \$1,000,000*
For Your Spouse	\$10,000 to \$100,000 in \$10,000 increments*
For Your Dependent Children**	\$2,000 to \$10,000, in \$2,000 increments

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

**Eligible Dependent children ages from birth to 26.

Monthly Costs* for Supplemental Term Life Insurance

You have the option to purchase Supplemental Term Life Insurance. Listed below are your monthly rates (based on your age as of December 31 of the prior year) as well as those for your spouse (based on your age as of December 31 of the prior year). Rates to cover your child(ren) are also shown.

Age	Monthly Cost Per \$1,000 of Teammate Coverage	Monthly Cost Per \$1,000 of Spouse Coverage
Under 25	\$0.030	\$0.041
25 - 29	\$0.030	\$0.041
30 - 34	\$0.039	\$0.055
35 - 39	\$0.050	\$0.070
40 - 44	\$0.060	\$0.084
45 - 49	\$0.106	\$0.148
50 - 54	\$0.167	\$0.234
55 - 59	\$0.269	\$0.375
60 - 64	\$0.397	\$0.555
65 - 69	\$0.597	\$0.834
70 - 74	\$1.790	\$2.500
75 - 79	\$1.790	\$2.500
80 - 84	\$1.790	\$2.500
85+	\$1.790	\$2.500
Cost for your Child(ren)[†]	\$0.153	

† 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.

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 your Supplemental and Dependent Term Life 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 is \$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 portable coverage, please call a MetLife representative at 1-888-252-3607 or contact your employer for more information.

Accelerated Benefits Option¹

For access to funds during a difficult time

If you become terminally ill and are diagnosed with 12 months or less to live, you have the option to receive up to 80% of your Supplemental Term Life insurance proceeds. This can go a long way towards helping your family meet medical and other expenses at a difficult time. Amounts not accelerated will continue under your employer’s plan for as long as you remain eligible per the certificate requirements and the group policy remains in effect.

The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g)).¹

Accelerated Benefits Option is not the same as long term care insurance (LTC). LTC provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that require constant supervision.

The Accelerated Benefits Option is also available to spouses insured under Dependent Term Life insurance plans. This option is not available for dependent child coverage.

Conversion

For protection after your coverage terminates

You can generally convert your Supplemental and Dependent 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 change in teammate class. Conversion is available on all group life insurance coverages. If you experience an event that makes you eligible to convert your coverage, please call 1-877-275-6387 to begin the conversion process. Please 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 Supplemental and Dependent Term Life insurance premium until you reach normal Social Security Retirement age, 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 normal Social Security Retirement age, 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.

What's Not Covered?

Like most insurance plans, this plan has exclusions. Supplemental and Dependent Term Life Insurance does not provide payment of benefits for death caused by suicide within the first two years (one year for group policies issued in Missouri, North Dakota and Colorado) of the effective date of the certificate or an increase in coverage. This exclusionary period is one year for residents of Missouri and North Dakota. If the group policy was issued in Massachusetts, the suicide exclusion does not apply to dependent life coverage. The suicide exclusion does not apply to residents of Washington, or to individuals covered under a group policy issued in Washington.

Additional Coverage Information

For Teammate Coverage

Enrollment in this Supplemental Term Life insurance plan is available without providing medical evidence of insurability as long as:

For New Hires/Newly Eligible

- The enrollment takes place within 31 days from the date you become eligible for benefits

For Annual Enrollment

- The enrollment takes place prior to the enrollment deadline, and
- You are enrolling for coverage, or increasing coverage, equal to 1 times your basic annual earnings

If you do not meet all of the conditions stated above, you will need to provide medical evidence of insurability by completing a Statement of Health form*.

For Dependent Coverage

Your spouse and dependent children do not need to provide medical evidence of insurability as long as:

For New Hires/Newly Eligible

- The enrollment takes place within 31 days from the date you become eligible for benefits, and
- You are enrolling for spouse coverage equal to/less than \$50,000 and enrolling for child(ren) coverage equal to/less than \$10,000.

For Annual Enrollment

- The enrollment takes place prior to the enrollment deadline, and
- You are enrolling for spouse coverage, or increasing spouse coverage, equal to \$10,000 but not exceeding \$50,000 and enrolling for or increasing child(ren) coverage equal to/less than \$10,000

If you do not meet all of the conditions stated above, you will need to provide medical evidence of insurability by completing a Statement of Health form*.

*All applications are subject to review and approval by Metropolitan Life Insurance Company.

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 for your Supplemental Term Life coverage, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary. You are the beneficiary for your Dependent Term Life coverage.

¹ 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.

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.

Life coverage is provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. Life coverage under your employer's plan terminates, when your employment ceases, when your Life contributions cease, 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.

