

Getting Started

Meeting your coverage needs is simple. Review your options by following these easy steps.

1. Determine how much life insurance coverage you may need by using the needs assessment tool on the inside cover of this booklet or online at www.metlifeeasier.net/na.
2. Learn what options are available to you by reading the *Your Coverage Options* section in this booklet.
3. Estimate the cost of the coverage you want to purchase by using the enclosed rate sheet.
4. Enroll before February 11, 2005 for optional life only or within 31 days of your eligibility for new hires by filling out the enclosed enrollment form and returning it to your benefits administrator.
5. If you have questions or need enrollment assistance, contact your benefits administrator.

Your Options — At a Glance

Research Foundation of Mental Hygiene, Inc. is always looking for ways to improve your benefits plan and wants you to have the opportunity to receive the life coverage that meets your individual needs at a price you can afford. Getting the income protection needed to guard against life's uncertainties shouldn't be difficult. That's why Research Foundation of Mental Hygiene, Inc. is offering you a life benefits plan from MetLife®, a leader in group life insurance. This coverage is designed to provide your family with a financial foundation that you can build upon. You have the opportunity to benefit from all that MetLife offers, including:

- ◆ Basic Life Insurance (Employer Paid)
- ◆ Personal Accidental Death and Dismemberment Coverage (Employer Paid)
- ◆ Optional Life Insurance (Employee Paid)

BASIC LIFE INSURANCE

Protecting your family's future is no doubt one of your highest priorities. One way to help achieve this goal is through life insurance. That's why your employer provides you with a valuable *Basic Life insurance* plan (at no cost to you.)

What benefits are available?

Your employer has chosen to provide you with *Basic Life insurance* coverage in the amount of 1 times your base annual earnings, up to a maximum amount of \$80,000.

What are the Basic Life insurance features and services?

- ◆ **Accelerated Benefits Option (ABO)**
- ◆ **Conversion**
- ◆ **Disability Provision**
- ◆ **Total Control Account® (TCA)**

For more information, please refer to the **Product Features and Services** section at the end of this booklet.

PERSONAL ACCIDENTAL DEATH & DISMEMBERMENT (PERSONAL AD&D) INSURANCE

Anyone could be injured in an accident. That's why Research Foundation of Mental Hygiene, Inc. provides *Personal Accidental Death & Dismemberment insurance*, which helps to provide protection against financial loss from an accidental death or injury on- or off-the-job, 24 hours a day, 365 days a year.

What benefits are available?

When enrolled in Basic Life insurance coverage, you automatically receive Personal AD&D *insurance* in an amount equal to your Basic Life insurance coverage. This coverage, provided alongside your Basic Life insurance coverage, is designed to safeguard you and your family from a financial loss, due to an unexpected accidental death or injury.

What is covered under this plan?

Personal AD&D insurance provides benefits for accidental loss of life or serious accidents based on a benefit schedule. For more information, please refer to the AD&D Benefit Schedule section listed in the **Product Features and Services** section at the end of this booklet.

What are the Personal AD&D insurance features and services?

- ◆ **Air Bag Benefit**
- ◆ **Brain Damage Benefit**
- ◆ **Child Care Benefit**
- ◆ **Child Education Benefit**
- ◆ **Coma Benefit**
- ◆ **Common Carrier Benefit**
- ◆ **Exposure Benefit**
- ◆ **Hospital Confinement Benefit**
- ◆ **Presumption of Death Benefit**
- ◆ **Seat Belt Benefit**
- ◆ **Spouse Education Benefit**

For more information, please refer to the **Product Features and Services** section at the end of this booklet.

OPTIONAL LIFE INSURANCE

Research Foundation of Mental Hygiene, Inc. recognizes how important it is to provide you with an opportunity to enroll for additional life insurance coverage to help meet your family's needs. Life insurance is a critical part of planning for the future and your needs may change over time. To help you determine how much coverage you might need, use the online needs assessment tool at www.metlifeeasier.net/na or the paper version included at the beginning of this booklet.

Since this coverage is an employee-paid coverage, premiums will be conveniently deducted from your paycheck. The cost for this coverage can be found on the rate sheet enclosed in this enrollment package.

What are my options?

After carefully considering your lifestyle and utilizing the needs assessment tools provided, you can decide just how much life insurance coverage is right for you. You can choose one of the following options:

OPTION 1: 1 times your base annual earnings

OPTION 2: 2 times your base annual earnings

OPTION 3: 3 times your base annual earnings

What are the maximum amounts* I can enroll for?

The maximum combined amount of Basic and Optional Life coverage that your company allows you to enroll in is \$380,000.

Do I need to provide a Statement of Health form?

You may enroll for Optional Life Insurance during this enrollment period without providing a Statement of Health form as long as you are actively at work and the following conditions are met:

- ◆ Your enrollment takes place within 31 days of becoming eligible for benefits /prior to the enrollment period deadline
- ◆ You have not been hospitalized within 90 days of enrollment (does not apply to transferred coverage)
- ◆ You are enrolling for coverage that does not exceed \$150,000 (combined basic and optional life coverage)

You will need to submit a Statement of Health form if you do not meet the conditions stated above.

What are the Optional Life Insurance features and services?

- ◆ **Accelerated Benefits Option (ABO)**
- ◆ **Conversion**
- ◆ **Disability Provision**

For more information, please refer to the **Product Features and Services** section at the end of this booklet.

* Under Texas law, a Texas resident's total group life insurance may not exceed the greater of 7 times annual salary or \$250,000. Maximum is subject to plan limits.

Optional Life coverage is provided under a group insurance policy (Policy Form GPNP99 G2130-S) to your employer by MetLife. Optional Life coverage under your employer's plan terminates when your employment ceases, when your Optional Life contributions cease or upon termination of the group contract.

Frequently Asked Questions

Q. Who is eligible for coverage?

A. Employee

To be eligible for coverage, you must be actively at work on the effective date. This means that you have worked at least 20 hours during the last 7 consecutive days at your usual place of business, or elsewhere at your employer's request with 90 days of continuous service and are able to perform all the duties of your regular employment or occupation.

Q. Who can be a designated beneficiary(ies)?

A. 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.

Q. How will my insurance benefits be paid?

A. Insurance benefits in the amount of \$5,000 or more are paid through the convenience of a Total Control Account (TCA), which is an account that pays interest at rates comparable to current money market accounts and is fully guaranteed by MetLife. The beneficiary receives a checkbook and has free check writing privileges. In addition, MetLife offers The MetLife Survivor Assistance Program... *Delivering the Promise*SM at no additional cost. Specially-trained DTP Specialists assist beneficiaries with filing claims, and identifying grief counseling services, financial planning resources and support from government agencies.

Q. What is not covered?

A. Optional Life insurance does not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one year in North Dakota) of an increase in coverage.

AD&D insurance does not include payment for any loss which in any way results from or is caused by or contributed to by: physical or mental illness or infirmity; or the diagnosis or treatment of an illness or infirmity; an infection, other than infection occurring in an external accidental wound; suicide or attempted suicide (while sane in MO); intentionally self-inflicted injury; the voluntary intake or use by 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 take as directed; alcohol in combination with any drug, medication, or sedative; or poison, gas, or fumes ; war, whether declared or undeclared; or an act of war, insurrection, rebellion, riot or terrorist act; committing or attempting to commit a felony; service in the armed forces of any country or international authority, except the United States National Guard; travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger; travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight; except for self-preservation; 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; or intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident. Certain exclusions and limitations may be subject to state-specific requirements.

Product Features and Services

- **Accelerated Benefits Option*** (ABO) – Should you become terminally ill and diagnosed with less than 6 months to live, you may receive up to 50% of the life insurance proceeds, subject to a maximum of \$250,000. ABO is an option available to the employee.

- **AD&D Covered Loss Schedule**

For the loss of:

**Amount payable is based on percentage of
Accidental Death benefit:**

Life	100%
A Hand	50%
A Foot	50%
An Arm	75%
A Leg	75%
Sight of an Eye	50%
Any combination of a hand, a foot, or sight of an eye	100%
Thumb and index finger of same hand	25%
Speech and Hearing in both ears	100%
Speech	50%
Hearing in both ears	50%

Covered losses also include:

Paralysis of both arms and legs	100%
Paralysis of both legs	50%
Paralysis of one arm and leg on either side of the body	50%
Paralysis of one arm or leg	25%

- **Air Bag** – If an Air Bag is deployed for the covered person during the accident and the covered person, who was in a seat protected by the air bag, dies as a result of the accident while driving or riding in a private passenger car and wearing a properly fastened seat belt, we will pay an additional benefit of 5% of the Accidental Death benefit to a maximum of \$10,000.

Passenger Car means any validly registered four-wheel private passenger car. It does not include any commercially licensed car or any private car being used for commercial purposes, or any vehicle used for recreational or professional racing.

- **Brain Damage Benefit** – Brain Damage is a covered loss that pays a benefit equal to 100% of the Accidental Death benefit as long as the brain damage manifests itself within 30 days of the accidental injury, the covered person requires hospitalization for at least 5 days and brain damage persists for 12 consecutive months after the injury.

Brain Damage means physical damage to the brain, causing the complete inability to perform all the substantial and material functions and activities normal to everyday life.

- **Child Care Benefit** – Provides an additional amount equal to the Child Care Center charge up to a maximum of \$5,000 per year and an overall maximum of 12% of the Accidental Death benefit for each eligible dependent child, 12 years of age or younger, to attend a licensed child care center for up to 4 years as long as your child is enrolled in a child care center at the time of the employee's accidental death. If no child qualifies, \$1,000 will be paid to your beneficiary. *A child care center is a facility that is operated and licensed according to the law of the jurisdiction where it is located and provides care and supervision for children in a group setting on a regularly scheduled and daily basis.*

- **Child Education Benefit** – Provides an additional benefit equal to the tuition charges for each eligible dependent child to attend college or another accredited institution for up to 4 years as long as the child is enrolled in an accredited institution at the time of the employee’s accidental death. The benefit amount will not exceed \$10,000 per year for each child that qualifies and an overall maximum of 20% of the Accidental Death benefit for each child. If no child qualifies, \$1,000 will be paid to the beneficiary.
- **Coma Benefit** – Coma is a covered loss that provides a monthly benefit of 1% of the Accidental Death benefit beginning on the 7th day of the Coma, up to a maximum of 60 months if the covered person goes into a coma as a result of an accidental injury and independent of other causes. Such state must begin within 30 days of the accidental injury and continue for 7 consecutive days.

Coma means a state of deep and total unconsciousness from which the comatose person cannot be aroused.

- **Common Carrier Benefit** – The Common Carrier Benefit pays an additional benefit equal to 100% of the AD&D Full Amount if the covered person dies as a result of an accidental injury while traveling in a Common Carrier.

Common Carrier means a government regulated entity that is in the business of transporting a fare-paying passenger. This does not include chartered or other privately arranged transportation, taxi, or limousines.

- **Conversion** – Should this life insurance coverage terminate, you may convert it to a MetLife individual permanent policy under certain circumstances. This coverage will be available without you having to provide medical evidence of insurability.

- **Disability Provision**⁺ – Should you become unable to work due to total and permanent disability for more than 9 months, employee life insurance coverage may be continued until the day before your 65th birthday.

- **Exposure Benefit** – We will deem a loss to be the direct result of an accidental injury, if it results from unavoidable exposure to the elements and such exposure was a direct result of an accident.

- **Hospital Confinement Benefit** – Provides an additional monthly benefit that can be used to help defray hospitalization costs resulting from an accidental injury. It is equal to 1% of your Accidental Death benefit to a maximum of \$2,500 per month, with a maximum duration of 12 months.

Hospital means a facility which is licensed as such in the jurisdiction in which it is located and; provides a broad range of medical and surgical services on a 24-hour-a-day basis for an injured and sick person by or under the supervision of a staff of Physicians; and provides a broad range of nursing care on a 24-hour-a-day basis or under the direction of a registered professional nurse.

- **Presumption of Death Benefit** – A covered person is presumed to have died as a result of an accidental injury if the aircraft or other vehicle in which the person is traveling disappears, sinks or is wrecked and the person’s body is not found within 1 year of the date the aircraft or vehicle was scheduled to arrive at its destination, or, if not a Common Carrier, the date the person was reported missing to authorities.

- **Seat Belt Benefit** – Pays an additional benefit of 10% of the Accidental Death benefit to a maximum of \$25,000 if the covered person should die from injuries sustained in an accident while driving or riding in a private passenger car and wearing a properly fastened seat belt.

- **Spouse Education Benefit** – Provides tuition funds if your spouse is enrolled in an accredited school at the time of the employee's death or enrolls within 12 months of the employee’s death. The benefit is payable for up to 1 consecutive academic year(s) and is equal to the actual cost of tuition or \$5,000 per year, whichever is less. Overall, the Spouse Education Benefit may provide a maximum of 3% of the Accidental Death benefit. If no spouse qualifies, \$1,000 will be paid to the beneficiary.

If you have questions about the options that are available to you or how to enroll, contact your benefits administrator.

*The accelerated death benefits offered under your certificate are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. If the accelerated benefits qualify for such favorable treatment, they will be excluded from your income and not be subject to federal taxation. Tax laws relating to accelerated benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive accelerated benefits excludable from income under federal tax law.

Receipt of accelerated benefits may affect your eligibility, or that of your spouse or family, for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), Supplemental Social Security Income (SSI) and drug assistance programs. You are advised to consult with social services agencies concerning the effect receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family. The accelerated life insurance benefit is subject to a Mortality and Interest Charge, which will be deducted from the amount of the ABO claim approved by MetLife. Subject to state availability of plan design.

[†]Disability or disabled means the employee's inability to do his/her job and any other job for which he/she is fit by education, training or experience, due to injury or sickness.

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 Research Foundation of Mental Hygiene, Inc.. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator.

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