

SURA/Jefferson Science Associates Plan Benefits

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

Basic Term Life and Accidental Death and Dismemberment Insurance (AD&D)

Your employer provides you with Basic Term Life and Accidental Death and Dismemberment insurance coverage in the amount of 2 times your base annual earnings (rounded to the next higher \$1,000) at no cost to you.

Supplemental Term Life Insurance Coverage Options

For You	1 to 5 times your basic annual earnings, to a maximum of the lesser of 5 times your basic annual earnings or \$1,000,000 (combined with your Basic Life benefit amount)
For Your Spouse	\$10,000 to \$100,000 in \$10,000 increments, up to 100% of your coverage amount
For Your Dependent Child(ren)*	\$10,000

* Child(ren)'s Eligibility: Dependent children ages from 15 days to 19 years old, or 25 years old if a child is a full-time student, are eligible for coverage.

Monthly Costs for Supplemental Term Life Insurance

You have the option to purchase Optional Term Life Insurance. Listed below are your monthly rates as well as those for your spouse (based on your age and the amount of coverage you want). Rates to cover your child(ren) are also shown.

Age	Your Monthly Cost Per \$1,000 of Coverage	Spouse Monthly Cost Per \$1,000 of Coverage
Under 25	\$0.05	\$0.03
25 - 29	\$0.05	\$0.03
30 - 34	\$0.06	\$0.05
35 - 39	\$0.08	\$0.06
40 - 44	\$0.10	\$0.07
45 - 49	\$0.14	\$0.10
50 - 54	\$0.23	\$0.16
55 - 59	\$0.42	\$0.25
60 - 64	\$0.59	\$0.41
65 - 69	\$1.12	\$0.73
70 +	\$1.82	
Cost for your Child(ren)†	\$0.08	

† Covers all eligible children

Use the table below to calculate your premium based on the amount of life insurance you will need.

Example: \$100,000 Supplemental Term Life coverage

1. Enter the rate from the table (example age 36)	\$0.08	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter \$100)	100	_____
3. Monthly premium (1) x (2)	\$8.00	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.

Features

This insurance offering from your employer and MetLife comes with a variety of added features that can provide assistance to you and your family members today and during a difficult time.

Accelerated Benefits Option

For access to funds during a difficult time

You can receive up to 80% of your Basic and Supplemental Term Life insurance proceeds to a maximum of \$500,000 in the event that you become terminally ill and are diagnosed with less than 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time. The Accelerated Benefit Option is also available to spouses insured under Dependent Life plans. This option is not available for dependent child coverage.

Conversion

For those who wish to have more permanent coverage

You can generally convert your Group Term Life insurance benefits to an **Individual Whole Life, Universal Life, or Variable Universal Life** insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment or, a change in your employee class. Conversion is available on all Group Life insurance coverages. Please note that conversion is **not** available on AD&D coverage. If you experience an event that makes you eligible to convert your coverage, you can speak with a MetLife representative by calling: 1-877-275-6387. Please contact your plan administrator for more information.

Waiver of Premiums for Total Disability (Continued Protection)

Offering continued coverage at no cost

You may be eligible to waive your Basic/Supplemental Term Life insurance premium until you reach age 65, die or recover from your disability, whichever is sooner, should you become unable to work due to total disability. Total disability or totally disabled means your inability 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 9-month waiting period. The Waiver of Premium will end on the earliest of your turning age 65, death, or recovery. Please note that this benefit is available after you have participated in the Supplemental Term Life Plan for one year and it is only available to you.

Portability

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

Should you leave SURA/Jefferson Science Associates for any reason, and your Supplemental 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. Competitive rates apply, but will likely be higher than your current rates. MetLife will bill you directly. To take advantage of this feature, you must have coverage of at least \$20,000 up to a maximum of \$1,000,000 .

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 plan administrator or certificate for specific details.

Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 1-866-492-6983 or contact your plan administrator for more information.

MetLife Advice*

Assistance identifying solutions for your financial situations

MetLife Advice is a service designed to help provide assistance in making financial decisions based on the major events in your life such as marriage, the birth of a child, purchase of a home, death of a spouse or retirement. Contact your employer or plan administrator for more information.

*MetLife Advice Specialists are Financial Services Representatives of MetLife or New England Financial, a MetLife company.

MetLife Advice for Beneficiaries—Delivering The Promise®

For support and guidance when beneficiaries need it most

MetLife Advice for Beneficiaries—Delivering The Promise® is a service designed to provide beneficiaries with the support and assistance they need during an especially difficult time. Services include assistance filing life insurance claims and consultation to help with the details.

Total Control Account®

For immediate access to death proceeds

The Total Control Account® settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life or accident policy for claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. They'll have the convenience of immediate access to any or all of their proceeds, through an interest bearing account with unlimited check-writing privileges. The Total Control Account gives beneficiaries time to decide what to do with their proceeds, which can be very helpful to them during a difficult time.

What's Not Covered?

Like most insurance plans, this plan has exclusions. For instance, Dependent Term 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 or Colorado) of an increase in coverage.

Please note that a reduction schedule may apply. Please see your plan administrator or certificate for specific details.

Additional Coverage Information

How To Apply**

Complete your enrollment form and return it to your Human Resources Manager today! Be sure to indicate your Beneficiary.

Act Now During the Enrollment Period.

Note: If you do not wish to make a change to your coverage, you do not need to do anything.

For Employee Coverage

Enrollment in this Supplemental Term Life insurance plan is available without providing a Statement of Health form as long as:

For Annual Enrollment

- Your enrollment takes place before the enrollment deadline, and
- You are continuing the coverage you had in the last year

For New Hires

- Your enrollment takes place within 31 days from the date you become eligible for benefits, and
- You are enrolling for coverage less than 2 times your basic annual earnings or \$150,000

If you do not meet all of the conditions stated above, you will need to provide additional medical information by completing a Statement of Health form. A Statement of Health is included in this booklet.

For Dependent Coverage*

Your spouse/domestic partner and dependent children also do not need to provide a Statement of Health form as long as they are not home or hospital confined and not receiving disability payments.

For Annual Enrollment

- The enrollment takes place prior to the enrollment deadline, and
- Your spouse and child(ren) are continuing coverage they had in the last year

For New Hires

- The enrollment takes place within 31 days from the date you become eligible for benefits, and
- Your spouse is enrolling for coverage less than \$20,000

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.

About Your Coverage Effective Date

You must be "Actively at Work" on the date your coverage becomes effective, and your spouse and eligible child(ren) must be performing their Normal Activities when coverage becomes effective. Coverage will become effective on April 1st or the first of the month following the receipt of your completed enrollment form for all requests that do not require additional medical information. Requests for amounts that require additional medical information and are not approved by the date listed above will not be effective until the first of the month following approval from MetLife or the date that Actively at Work and Normal Activities requirements are met.

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 SURA/Jefferson Science Associates and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminate 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 or when a dependent spouse reaches age 70. 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.