

Special Limited Time Offer for Jefferson Lab Employees

Jefferson Lab cares about you and your family. That's why Jefferson Lab provides you with Basic Life insurance coverage and Accidental Death and Dismemberment insurance, at two times your base annual earnings, at no cost. But Jefferson Lab also realizes that this benefit is only a beginning. To protect your family and enable them to maintain their lifestyle, you will most likely need additional life insurance protection.

Jefferson Lab has arranged for you to have the opportunity to purchase Supplemental Life insurance through MetLife, one of the world's largest and most respected financial services companies. Moreover, we're making it extraordinarily easy for you to obtain this coverage for you and your dependents.

Fill Out the Simplified Enrollment Form by March 3, 2006

You'll notice it contains only five medical questions. As long as you don't answer "yes" to any of them, you will not be required to submit any additional medical information.

The following pages contain important information about your various options. Read them carefully and enroll by March 3, 2006.

Three Easy Steps To Help Protect Your Family

1. Read the enclosed brochure for information about the coverage options that are available to you and your family.
2. Use the needs assessment tool on the inside front cover or online at www.metlifeeasier.net/na to determine how much life insurance coverage you really need, then refer to the enclosed rate chart to find out how much it will cost.
3. Fill out the enclosed enrollment form and return it by March 3, 2006.

What options are available?

SUPPLEMENTAL LIFE INSURANCE Jefferson Lab is offering you a simple way to provide your loved ones with financial security. Supplemental Life Insurance can help your family withstand the financial pressure that might result from the loss of your income.

What coverage is available?

You may choose one of the following options: 1 to 5 times your base annual earnings, up to a maximum of \$1,000,000 (combined with Basic Life).

How much will it cost?

The cost of your coverage is based on your age and how much protection you desire. Refer to the enclosed rate sheet for actual cost of coverage.

How do I pay for my coverage?

Your premiums will be conveniently deducted from your paycheck. Jefferson Lab is doing everything possible to make protecting your family with appropriate life insurance coverage convenient and simple.

What are some of the other benefits available to me through participating in this program?

Besides the peace of mind that comes from knowing you've provided your loved ones with the protection they deserve, the benefits are numerous. Your participation in Jefferson Lab's Supplemental Life Insurance program offers:

- **Accelerated Benefit Option**

In the event you become terminally ill and diagnosed with less than six months to live, you may receive up to 50% of your Supplemental Life Insurance proceeds, subject to a maximum of \$250,000. This can go a long way toward helping your family meet medical and other related expenses**.

**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.

- **Option To Continue Your Coverage**

Should you leave Jefferson Lab for any reason, you can continue your life insurance coverage. Competitive rates apply and MetLife will bill you directly. To take advantage of this benefit, you must elect coverage of at least \$20,000. Benefit is subject to state availability.

How do I enroll?

It's easy. Simply fill out the enclosed enrollment form and return it by March 3, 2006. You'll notice that the enrollment form contains only five medical questions. As long as you don't answer, "yes," to any of them, you will not be required to complete medical information forms or undergo a physical examination. This simplified enrollment process is only available during this special enrollment period, so be sure to return your enrollment form by the March 3, 2006 deadline. The same easy enrollment process applies for all the coverage options in this brochure.

SUPPLEMENTAL DEPENDENT LIFE INSURANCE

While no life insurance can replace the loss of a loved one, it can help mitigate the financial impact on those who are left behind. The loss of a spouse's income can be devastating to the financial well-being of a household. Even if the spouse did not work, he or she might have provided childcare and other domestic services that will now have to be paid for.

Jefferson Lab is offering the ability to purchase Supplemental Life Insurance coverage for not only yourself, but your spouse and children. Here's how it works:

Do I have to participate in the Supplemental Life Insurance program in order to obtain coverage for my spouse or child?

Yes. Furthermore, life insurance coverage for any dependent cannot exceed the amount of coverage you select for yourself.

What options are available?

You can provide coverage for your dependents with one of the following options*:

Spouse

\$10,000 to \$100,000 in increments of \$10,000

Children

Coverage amount of \$10,000

How much does Dependent Life Insurance coverage cost?

Consult the enclosed rate sheet to determine cost of coverage. Premiums for Dependent Life Insurance will be conveniently deducted from your paycheck.

If I leave my employer, may I still continue my Dependent Life Insurance coverage?

Yes. Rates are competitive and MetLife will bill you directly.

What else should you know about Supplemental Life Insurance and the other coverages that are available to you?

If you have questions about your coverage options, please don't hesitate to contact MetLife Customer Service at **1-877-638-4671**. In the meantime, here are a few commonly asked questions and answers:

Is any employee eligible for coverage?

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 seven consecutive days at your usual place of business, or elsewhere at your employer's request, and are able to perform all the duties of your regular employment or occupation.

*For residents of Texas, dependent coverage cannot exceed the employee's coverage.

Are there any limitations on eligibility for my spouse or children?

Only the following:

Spouse:

To be eligible for coverage, your dependent spouse must be performing his/her normal activities, which means your spouse is not confined at home or under the care of a doctor due to sickness or injury or is receiving or eligible to receive any disability income from any source due to sickness or injury. You must enroll for employee coverage to be eligible for coverage.

If your dependent spouse is an employee of Jefferson Lab, your spouse can enroll for coverage as an employee or spouse, but not both.

Children

Dependent children ages 15 days to 21 years old (or 25 years old if a child is a full-time student) are eligible for coverage. Eligible children include those who are legally adopted and stepchildren living in your home. Covered children who remain dependent upon you for support due to a mental or physical handicap (that occurred prior to their reaching the limiting age) will continue to be covered with no age limit.

Children must be performing their normal activities, which means your children are not confined at home or under the care of a doctor due to sickness or injury or be receiving or eligible to receive any disability income from any source due to sickness or injury. The employee must enroll to be eligible for coverage.

When will my coverage request go into effect?

Coverage requests will become effective on April 1, 2006 for all requests that do not require additional medical information. Coverage requests that require additional medical information and are not approved by this date will not be effective until the first of the month following approval from MetLife.

What circumstances are not covered by Supplemental and Dependent Life Insurance?

Supplemental and Dependent 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.

Where can I go if I have other questions?

Contact MetLife Customer Service at 1-877-638-4671 for questions about the various types of insurance that are offered. Please note that Customer Service Consultants will not have the information on your current coverage elections.

March 3, 2006 is Rapidly Approaching...

Your prompt action can ensure that you will not have to provide additional medical information to receive any of the coverages described in this booklet... provided you can simply answer, "no," to the five medical questions contained in your Supplemental Life Insurance enrollment form.

Provide Your Loved Ones with the Protection They Deserve. Enroll in SURA Jefferson Lab's Supplemental Life Insurance Program Before March 3, 2006.

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

Dependent Life Insurance coverage is provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. Dependent Life coverage terminates when an employee's employment ceases, when Dependent Life contributions cease, upon the death of the employee, when a dependent no longer qualifies as a dependent, when a dependent spouse reaches age 70 or upon termination of the group contract.

L04032RPA(exp0306)MLIC-LDMetropolitan Life Insurance Company
New York, NY