

Voluntary AD&D Plan Benefits

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

Voluntary Accidental Death and Dismemberment Insurance (VAD&D)

MetLife's Voluntary Accidental Death & Dismemberment (VAD&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 brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

You can add this valuable option to your benefits package by enrolling now. With VAD&D insurance, you and your family can enjoy even greater financial protection.

Coverage Amounts for You:

You can choose the Voluntary AD&D option that meets your needs:

- \$25,000 Increments to a maximum of the lesser of 10 Times Pay or \$500,000.

Coverage Amounts for Spouse/Domestic Partner and Child[ren]

You can choose to cover your dependent domestic partner and child(ren) with Voluntary AD&D coverage. Your dependents will be eligible for the following coverage:

- **Domestic Partner** — 40% of your coverage amount
- **Child(ren)** — 10% of your coverage amount
- **Dependent Domestic Partner only:**
50% of your coverage amount
- **Dependent Child(ren) only:**
15% of your coverage amount

Monthly Cost for Voluntary Accidental Death & Dismemberment (VAD&D) Insurance:

Coverage	Monthly Cost Per \$1,000 of Coverage
Voluntary AD&D for Employee	\$0.015
VAD&D for Employee + Dependents	\$0.022

Note: Costs for any coverage you select will be automatically payroll deducted.

Table of Covered Losses

This VAD&D insurance pays benefits for covered losses that are the result of a covered accidental injury or loss of life. The full amount of VAD&D coverage you select is called the “Full Amount” and is equal to the benefit payable to the loss of life. 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	75% of Full Amount
Leg	75% of Full Amount
Sight of one eye	50% of Full Amount
Combination of a Hand, Foot, and/or Eye	100% 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	100% of Full Amount
Paralysis of both legs	50% of Full Amount
Paralysis of the arm & leg on either side of the body	50% of Full Amount
Paralysis of one arm or leg	25% of Full Amount
Brain Damage	100% of Full Amount
Coma	1% monthly up to 60 months

Standard Additional Benefits Include

The **Air Bag Benefit** is payable if an insured person dies as a result of injuries sustained in a covered accident while driving or riding in a private passenger car that was equipped with air bags. In such case, his or her benefit can be increased by 5% of the Full Amount — but not less than \$1,000 or more than \$10,000.

The **Seat Belt Benefit** is payable if an insured person dies as a result of injuries sustained in a covered accident while driving or riding in a private passenger car and wearing a properly fastened seat belt (or a child restraint if the insured is a child). In such case, his or her benefit can be increased by 10% of the Full Amount — but not less than \$1,000 or more than \$25,000.

The **Common Carrier Benefit** is payable if an insured person dies as a result of injuries sustained while traveling in a Common Carrier. The additional amount payable is 100% of the Full Amount.

The **Child Care Center Benefit** provides funds for your eligible dependent children, 12 years old or younger, to attend a licensed child care facility for up to four consecutive years if you should suffer a covered fatal accident. The yearly benefit for each eligible child is equal to \$5,000 or the actual amount of child care costs incurred (whichever is less), and cannot exceed an overall total of 12% of the Full Amount. In order to be eligible, dependent children must be enrolled in a licensed child care center at the time of your accidental death.

The **Child Education Benefit** provides tuition funds for each of your eligible dependent children to attend a college or other accredited institution for up to four years if you should suffer a covered fatal accident. To qualify, your dependent children must be enrolled in the institution at the time of your accidental death or must enroll within one year of your accidental death. The yearly benefit for each eligible child is equal to \$10,000 or the actual amount of tuition costs incurred, whichever is less. The total benefit maximum is 20% of the Full Amount for each eligible child.

The **Spouse Education Benefit** provides tuition funds for your spouse if you should suffer a covered fatal accident. The benefit is payable for up to one year and is equal to the lesser of the actual cost of tuition, \$5,000 or 5% of the Full Amount. Your spouse must be enrolled in an accredited school at the time of your accidental death.

The **Hospitalization Benefit** helps defray hospitalization costs that result from a covered accident. It is provided as a monthly income to the insured and is equal to one percent of your Full Amount per month, subject to a four-day waiting period and a maximum of \$2,500 per month, with a maximum duration of 12 months.

With the **Common Disaster Feature**, if an insured employee and his or her spouse are both killed in the same accident while coverage is in force and the employee has chosen the Family Protection Plan Plus, the spouse's death benefit will be 100% of the employee's Full Amount.

Total Control Account^{®1}

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 an 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 draft-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 Is Not Covered?

Voluntary Accidental Death & Dismemberment insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

VAD&D Coverage with Travel Assistance²

A Travel Assistance benefit is available when you enroll in MetLife's AD&D coverage.

Travel Assistance: Would you know who to call if you needed help while traveling? With Travel Assistance services, offered on your (AD&D/Business Travel Accident-BTA) coverage, you'll have extra peace of mind whenever you travel. This service provides you and your dependents with medical, legal, transportation and financial assistance 24 hours a day, 365 days a year, when you are more than 100 miles away from home. Travel Assistance includes concierge assistance designed to fulfill various travel and entertainment requests as well as arrangements for business related services. Please visit the AXA website for more information:

<http://webcorp.axa-assistance.com>.

Login: [axa](#)

Password: [travelassist](#)

- **Identity Theft Solutions:** While you're home or away, you can take advantage of this valuable benefit now packaged with Travel Assistance. You will be provided with educational tools and resources to help prevent an identity theft occurrence. If you become a victim, you will receive personal assistance 24 hours a day, 365 days a year, to help alleviate your stress and time burden.
- **Concierge Services:** Services designed to fulfill various travel and entertainment requests as well as arrangements for business-related services such as flight, hotel and dining reservations, general destination and transportation information, city guides and much more.

Additional Coverage Information

How To Enroll*

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.

For Employee Coverage

Enrollment in this Voluntary Accidental Death and Dismemberment plan is available without providing a Statement of Health form as long as:

For Annual Enrollment

- Your enrollment takes place prior to the enrollment deadline.

For New Hires

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

For Dependent Coverage*

You must be covered in order to obtain coverage for your spouse/domestic partner and child(ren).

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

* A domestic partner declaration may be required for those partners not registered with a government agency where such registration is available.

For Annual Enrollment

- The enrollment takes place prior to the enrollment deadline.

For New Hires

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

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. In addition, your domestic partner 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 on January 1, 2014 or the first of the month following the receipt of your completed application.

¹ Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing the TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs. Guarantees are subject to the financial strength and claims paying ability of MetLife.

² Travel Assistance and Identity Theft Solutions services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by the United States Fire Insurance Company, a member of the Crum & Forster group of insurers. AXA Assistance and the Crum & Forster group are not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

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 The J. Paul Getty Trust 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 G.2130-S) issued to your employer by MetLife. VAD&D coverage terminates when your employment ceases, when your VAD&D contributions cease or upon termination of the group contract. In addition, coverage for dependents terminate when the employee's employment ceases (including upon the death of the employee) 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.

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Metropolitan Life Insurance Company, New York, NY