

**ATTACHMENT C**  
**BENEFIT AGREEMENT**

**1. SUPPLEMENTAL LIFE INSURANCE PLAN**

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- Plan Design for Supplemental Life:

Step rates for Supplemental Life insurance based upon age

- Coverage based on annual salary levels. 1-6X coverage levels to a maximum of \$1Million
- \$50K coverage level
- Eliminate the 1.5X coverage level option in previous contracts

<b>Employee Supplemental Life Rates</b> <b>(per \$1,000 of covered benefit)</b>			
<b><u>Age</u></b>	<b><u>Current</u></b>	<b><u>2014 Rates</u></b>	
<b>&lt; 25</b>	<b>\$0.370</b>	<b>\$0.115</b>	
<b>25 – 29</b>	<b>\$0.370</b>	<b>\$0.135</b>	
<b>30 – 34</b>	<b>\$0.370</b>	<b>\$0.155</b>	
<b>35 – 39</b>	<b>\$0.370</b>	<b>\$0.165</b>	
<b>40 – 44</b>	<b>\$0.370</b>	<b>\$0.195</b>	
<b>45 – 49</b>	<b>\$0.370</b>	<b>\$0.295</b>	
<b>50 – 54</b>	<b>\$0.370</b>	<b>\$0.370</b>	
<b>55 – 59</b>	<b>\$0.370</b>	<b>\$0.370</b>	
<b>60 – 64</b>	<b>\$0.370</b>	<b>\$0.410</b>	
<b>65 – 69</b>	<b>\$0.370</b>	<b>\$0.410</b>	
<b>70 +</b>	<b>\$0.370</b>	<b>\$0.410</b>	

The company would continue to offer each employee basic life insurance of \$10,000 at no cost

## 2. DEPENDENT LIFE PLAN

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- Offer Dependent Life
  - Spouse/Domestic Partner Life plan
    - Employees select: \$10K, \$25K, \$50K, \$75K, or \$100K
    - Guarantee issue up to \$25K, then Medical Evidence of Insurability required
  - Child /Children plan
    - Employees select: \$5K, \$10K, or \$25K

Dependent Life Plan Design		
Spouse/Domestic Partner Plan	Choice of \$10,000, \$25,000, \$50,000, \$75,000, or \$100,000.	
Maximum	Up to 50% of employee coverage	
Evidence of Insurability Level	\$25,000	
Child/Children Plan: Birth to 14 days 14 days to age 26	Birth to 14 days: \$1,000 14 days to age 26: Choice of \$5,000, \$10,000 or \$25,000	
Rate Information		
Spouse Rate Per \$1,000 / Month (based on employee age)	Age	Rate
	<30	\$0.060
	30-34	\$0.080
	35-39	\$0.090
	40-44	\$0.100
	45-49	\$0.150
	50-54	\$0.230
	55-59	\$0.430
	60-64	\$0.660
	65-69	\$1.270
	70-74	\$2.060
Child Rate \$5,000 Option - Per EE / Month		\$0.420
Child Rate \$10,000 Option - Per EE / Month		\$0.840
Child Rate \$25,000 Option - Per EE / Month		\$2.100

### 3. ACCIDENTAL DEATH AND DISMEMBERMENT PLAN

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MetLife's Accidental Death and Dismemberment (AD&D) coverage pays a benefit for a covered accident that results in a loss of life, speech, hearing and/or sight, paralysis and more

#### Basic Accidental Death and Dismemberment

- Plan Design:
  - Company paid Basic AD&D for Employee
  - Basic AD&D coverage is \$10,000
  - No Medical Evidence of Insurability

#### Voluntary Accidental Death and Dismemberment

- Plan Design:
  - Coverage based on annual salary. 1 to 6X coverage levels; maximum of \$1 Million
  - No Medical Evidence of Insurability
- Rate:
  - \$.02 Per \$1,000 / Month Employee Only
  - \$.03 Per \$1,000 / Month Employee, Spouse + Child/Children

Employees do not have to select Supplemental Life to participate in Voluntary Accidental Death and Dismemberment

#### Living Benefits:

- Travel Assistance & Identity Theft Solutions (Covers all employees with Basic AD&D)
  - Travel Assistance offers access to valuable services such as:
    - Medical assistance while traveling
    - Emergency medical evacuation
    - Help with lost documents and credit cards
    - Identity theft guidance and support
    - Additional key benefit of the Travel Assistance program is that covered persons may use the service while traveling for business or pleasure. Also, dependent spouses and children are covered for these services whether they are traveling with the employee or not.
  - Identity Theft Solutions (Covers all employees with Basic AD&D)
  - an additional, value-added benefit packaged with Travel Assistance. Identity Theft Solutions is part of MetLife's continued commitment to meeting your customers' diverse needs – today and as they evolve over time. This new enhancement educates employees and their dependents on preventing an occurrence and provides personal assistance and guidance to help alleviate the stress and time burden that victims often face.
- Hospital Confinement Benefit (Covers only employees with Voluntary AD&D)

- Pays an additional monthly benefit if a covered person is confined in a Hospital as a result of an accidental injury.

**If covered person dies:**

- Air Bag Benefit: (Covers all employees with Basic AD&D)
  - If an Air Bag is deployed for the covered person during the accident and the covered person dies as a result of the accident while driving or riding in a passenger car and wearing a properly fastened seat belt, beneficiaries will receive an extra 10% of the face value of the coverage.
- Seat Belt Benefit (Covers all employees with Basic AD&D)
  - Beneficiaries will receive an extra 10% of the face value of the coverage if a covered person dies from injuries sustained in an accident while driving or riding as a passenger in a Passenger Car, provided the person was wearing a properly fastened Seat Belt at the time of the accident.
- Common Carrier Benefit (Covers only employees with Voluntary AD&D)
  - Pays an additional benefit if a covered person dies as a result of an accidental injury while traveling in a Common Carrier. If a person dies in an accident on a common carrier, they would receive an additional 100% of the face amount of their AD&D insurance (200% total)
- Child Care Benefit (Covers only employees with Voluntary AD&D)
  - Provides an additional amount to attend a licensed Child Care Center for up to 4 consecutive years. For children under 12 years of age, whose covered parent dies in an accident covered by this policy, they would receive childcare benefits for a maximum of 4 years. There is a cap of \$5000/year and payments cannot exceed (in total) 12% of the face value of the AD&D insurance.
- Child Education Benefit (Covers only employees with Voluntary AD&D)
  - 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 consecutive years. There is a cap of \$10,000/year and payments cannot exceed (in total) 20% of the face value of the AD&D insurance.
- Spouse Education (Covers only employees with Voluntary AD&D) Provides an additional amount equal to the tuition charges for 1 academic year up to \$5,000 per year and payment cannot exceed 3% of the face value of the AD&D insurance.

**Basic and Voluntary  
Accidental Death and Dismemberment Benefits**

Covered Loss	Benefits Amount
Life	Full Amount
Seat Belt Benefit for Loss of Life	Full Amount and 10% of Full Amount
Air Bag Benefit for Loss of Life	Full Amount and 10% of Full Amount
Seat Belt and Air Bag Benefit for Loss of Life	Full Amount and 20% of Full Amount
A hand	50% of Full Amount
A foot	50% of Full Amount
An Arm	75% of Full Amount
A Leg	75% of Full Amount
Sight of an eye	50% of Full Amount
Any combination of a hand, a foot, and or sight of an eye	100% of Full Amount
Thumb and Index finger on same hand	25% of Full Amount
Speech and hearing in both ears	100% of Full Amount
Speech	50% of Full Amount
Hearing in both Ears	50% of Full Amount
Paralysis of both arms and legs (Quadriplegia)	100% of Full Amount
Paralysis of both legs (Paraplegia)	50% of Full Amount
Paralysis of one arm <u>and</u> one leg on the same side of the body (Hemiplegia)	50% of Full Amount
Paralysis of one arm <u>or</u> leg	25% of Full Amount

#### 4. WILL PREPARATION BENEFITS

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- Included with Supplemental Life at no additional cost
- Fully covers the legal fees associated with preparing or updating wills for employees and spouses, when using a participating attorney.
- Covers Simple and Complex Wills
- Living Wills, Health Directives, Testamentary Trusts and Power of Attorney
  - Living Will:
    - Ensures your wishes are carried out, and protects your loved ones from making these very difficult and personal decisions by themselves.
    - Also called an "advanced directive;"
      - Document authorized by statutes in all states
      - Individual is appointed as his/her representative to make decisions on maintaining extraordinary life-support in a circumstance where an individual cannot communicate their wishes
  - Power of Attorney:
    - Allows you to plan ahead by designating someone you know and trust to act on your behalf in the event of unexpected occurrences or if you become incapacitated. It is a written document that grants an individual the power to act on the grantor's behalf.
- Easy to use initiating a request via 1-800-821-6400
- Over 10,000 participating attorneys in the Hyatt Legal Plans' network.
- Out-of-Network option.

## 5. ADMINISTRATIVE CHANGES

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Below are Administrative changes:

Change unit of measure from per/\$100 to per/\$1,000 of coverage.

Changes to coverage: Employee may decrease level of Supplemental insurance at any time.

Evidence of Insurability: When an employee is first eligible for Supplemental life insurance, the employee may elect up to 2X without a Statement of Health (SOH). If the employee wants to elect a coverage level greater than 2X when first eligible, the employee must complete a SOH, that is subject to approval by MetLife.

After the employee's initial enrollment, an employee can increase his supplemental life insurance coverage at any time by completing a SOH. Any increase in coverage level(s) are subject to approval by MetLife

One-Time Special Enrollment period: For the special enrollment period campaign only, to take place during the fall of 2013, employees may elect up to 2X Life insurance coverage without completing an Evidence of Insurability form. For all coverage levels greater than 2X, the employee must complete an on-line short form (or paper submission) during the EnrollSmart Campaign. The on-line short form is an abbreviated questionnaire. A Full Statement of Health (if needed) may be required after the MetLife analysis of the short form questionnaire.