

## MetLife Critical Illness Insurance Plan Summary

### COVERAGE OPTIONS:

Critical Illness Insurance		
Eligible Individual	Initial Benefit	Requirements
<b>Employee</b>	<b>\$15,000 or \$30,000</b>	Coverage is guaranteed provided you are actively at work. <sup>3</sup>
<b>Spouse/Domestic Partner<sup>1</sup></b>	<b>100% of the employee's Initial Benefit</b>	Coverage is guaranteed provided the employee is actively at work and the spouse/domestic partner is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. <sup>3</sup>
<b>Dependent Child(ren)<sup>2</sup></b>	<b>100% of the employee's Initial Benefit</b>	Coverage is guaranteed provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. <sup>3</sup>

### BENEFIT PAYMENT

Your **Initial Benefit** provides a lump-sum payment upon the first diagnosis of a Covered Condition. Your plan pays a Recurrence Benefit<sup>4</sup> equal to the Initial Benefit for the following Covered Conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a Benefit Suspension Period between Recurrences.

The maximum amount that you can receive through your Critical Illness Insurance plan is called the **Total Benefit** and is 3 times the amount of your Initial Benefit. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the **maximum of 300%** or \$45,000 or \$90,000.

Please refer to the table below for the percentage benefit amount for each Covered Condition.

Covered Conditions	Initial Benefit (First Occurrence After the Effective Date)	Recurrence Benefit
Full Benefit Cancer <sup>5</sup>	100%	100%
Partial Benefit Cancer <sup>5</sup>	25%	25%
Heart Attack	100%	100%
Stroke <sup>6</sup>	100%	100%
Coronary Artery Bypass Graft <sup>7</sup>	100%	100%
Kidney Failure	100%	None
Alzheimer's Disease <sup>8</sup>	100%	None
Major Organ Transplant Benefit	100%	None
Any of the 22 covered Listed Conditions	25%	None

#### 22 Listed Conditions

MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount for each of the 22 Listed Conditions until the Total Benefit Amount is reached. A Covered Person may only receive one payment for each Listed Condition in his/her lifetime. The Listed Conditions are Addison's disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington's disease (Huntington's chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

### Example of Initial & Recurrence Benefit Payments

The example below illustrates an employee who elected an Initial Benefit of \$15,000 and has a Total Benefit of 3 times the Initial Benefit Amount or \$45,000.

Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack – first diagnosis	Initial Benefit payment of \$15,000 or 100%	\$30,000
Heart Attack – second diagnosis, two years later	Recurrence Benefit payment of \$15,000 or 100%	\$15,000
Kidney Failure – first diagnosis, three years later	Initial Benefit payment of \$15,000 or 100%	\$0 <i>(no payout for this condition, since the Total Benefit of 3 times the Initial Benefit was paid under the first two Heart Attack diagnosis)</i>

## Rates

### Monthly Premium for \$1,000 of Coverage (Smoker)

Attained Age	Employee Only	Employee +Spouse	Employee +Children	Employee +Spouse/Children
<25	\$0.23	\$0.47	\$0.52	\$0.76
25–29	\$0.26	\$0.53	\$0.55	\$0.82
30–34	\$0.45	\$0.87	\$0.74	\$1.16
35–39	\$0.76	\$1.43	\$1.05	\$1.72
40–44	\$1.28	\$2.38	\$1.57	\$2.67
45–49	\$2.12	\$3.87	\$2.41	\$4.16
50–54	\$3.34	\$5.96	\$3.63	\$6.25
55–59	\$4.95	\$8.67	\$5.24	\$8.96
60–64	\$7.34	\$12.73	\$7.63	\$13.02
65–69	\$11.40	\$19.52	\$11.69	\$19.81
70+	\$17.01	\$29.66	\$17.30	\$29.95

### Monthly Premium for \$1,000 of Coverage (Non-Smoker)

Attained Age	Employee Only	Employee +Spouse	Employee +Children	Employee +Spouse/Children
<25	\$0.15	\$0.30	\$0.44	\$0.59
25–29	\$0.17	\$0.34	\$0.46	\$0.63
30–34	\$0.28	\$0.53	\$0.57	\$0.83
35–39	\$0.46	\$0.86	\$0.75	\$1.15
40–44	\$0.77	\$1.42	\$1.06	\$1.71
45–49	\$1.25	\$2.26	\$1.54	\$2.55
50–54	\$1.93	\$3.43	\$2.22	\$3.72
55–59	\$2.84	\$4.96	\$3.13	\$5.25
60–64	\$4.18	\$7.24	\$4.47	\$7.53
65–69	\$6.44	\$11.03	\$6.73	\$11.32
70+	\$9.56	\$16.68	\$9.85	\$16.97

## QUESTIONS & ANSWERS

### Who is eligible and how to enroll for Critical Illness Insurance?

A regular actively working full-time employee and their eligible dependent(s) can enroll for MetLife Critical Illness Insurance coverage.<sup>3</sup>

**ONLINE:** To view your plan, see personalized rates, and apply, log on to [YouDecide.com/MillerCoors](http://YouDecide.com/MillerCoors)

**BY PHONE:** For additional questions or assistance related to this coverage contact a MetLife Customer Service Representative at 800-GETMET 8 (800-438-6388). Monday through Friday, 8:00 a.m. to 8:00 p.m., EST and talk to a benefit advisor.

### How do I pay for coverage?

Coverage is paid through convenient payroll deduction on an after tax basis, as you don't have to worry about writing a check, paying online or missing a payment.

### What is the coverage effective date?

Your effective date will be documented on your certificate.

### If I leave the company, can I keep my coverage?<sup>9</sup>

Under certain circumstances, you can take your coverage with you if you leave. You must make a request in writing within a specified period after you leave your employer. You must also continue to pay premiums to keep the coverage in force.

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#### Footnotes:

<sup>1</sup> Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

<sup>2</sup> Dependent Child coverage varies by state. Please contact MetLife for more information.

<sup>3</sup> Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

<sup>4</sup> We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period. In some states, we will not pay a Recurrence Benefit for a Covered Condition that Recurs less than 180 days after another Occurrence of a Covered Condition for which we paid an Initial Benefit.

<sup>5</sup> Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an initial benefit of \$100 for All Other Cancers.

<sup>6</sup> In certain states, the covered condition is Severe Stroke.

<sup>7</sup> In NJ sitused cases, the Covered Condition is Coronary Artery Disease.

<sup>8</sup> Please review the Outline of Coverage for specific information about Alzheimer's Disease.

<sup>9</sup> See your certificate for details.

METLIFE'S CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There is a preexisting condition exclusion. There is a Benefit Suspension Period between Recurrences. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. Rates are subject to change. A more detailed description of the benefits, limitations, and exclusions can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI or GPNP10-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

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