



Navigating life together



Supplemental Voluntary Offerings

12/10/2019

Agenda

- Introductions
- Mount San Antonio Goals for 2020?
- MetLife Overview
- Product Offerings
 - Accident, Critical Illness, Legal Insurance, Auto Insurance
 - “Take Along” Dental
- Third Party Solutions & Communication Plan
- Questions & Next Steps

Mount San Antonio Goals for 2020?

Notes:

MetLife Overview

MetLife's Benefits - Product Portfolio

Life	Supplemental Health	Specialty
Basic Term Life	Dental / Take Along Dental	Auto and Home
Supplemental Term Life	Vision	Legal Services (MetLaw®)
Group Variable Universal Life (GVUL)	Short Term Disability (STD)	Financial Education
Group Universal Life (GUL)	Long Term Disability (LTD)	Pet
Whole Life (WL)	Individual Disability Income (IDI)	Global
Accidental Death & Dismemberment (AD&D)	Accident & Health	Expatriate Benefits
Voluntary Retiree Life	Accident	Multi-National Solutions
	Cancer	
	Critical Illness	
	Hospital Indemnity	
	Worksite STD	

Count on our experience and expertise

MetLife is the largest single, non-medical, commercial carrier in the U.S.¹

2 M⁺

employees have our
Accident & Health products²

80⁺ of the
Fortune 500[®]

organizations have our
Accident & Health products³

\$250⁺ million

Accident & Health
paid claims²

Serving groups from

200 to 300,000⁺
lives

Top industries include:

Finance, Banking, & Insurance

Education

Specialized Services

Manufacturing

¹Based on in-force premiums and equivalents. LIMRA Voluntary Product Sales Report, 2Q 2017.

²MetLife data as of year-end 2018.

³2017 MetLife Market Research, FORTUNE 500[®], April 2017. FORTUNE 500[®] is a registered trademark of FORTUNE[®] magazine, a division of Time, Inc.

Product Overview

Critical Illness

Broad coverage to meet unique needs

Help ensure employees can focus on their health — not their expenses



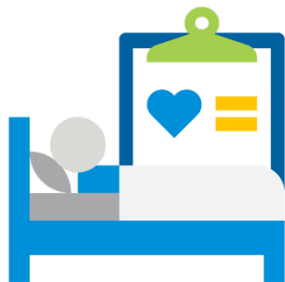
- Cancer
- Heart attack
- Major organ transplant
- Coronary artery bypass graft
- Alzheimer's Disease
- Stroke
- Kidney failure
- 22 additional conditions

Additional options include: Health Screening Benefit

Lump sum paid directly to the employee upon verified diagnosis

Broad coverage to meet unique needs

Our Critical Illness plan covers more conditions — providing additional protection for employees



22 additional conditions¹

- 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
- Tuberculosis

¹MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one benefit payment of a Listed Condition in his/her lifetime.

Simplifying coverage to meet employee needs

Key advantages of our Critical Illness solution



- **Annual guaranteed** issue coverage¹
- **No suspension period** between different covered conditions
- **No age restriction** for employee or spouse to enroll
- **Industry-leading 3/6 pre-existing condition** that does not apply to heart attack or stroke
- **Annual Health Screening Benefit**²
- **300%** Total Benefit Amount
- **50% Recurrence Benefit** – Applies to heart attack, stroke, cancer, and coronary artery bypass graft (requires a 365 day suspension period)

¹ Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered 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.

²The Health Screening Benefit is not available in certain states. In some states, there is a separate mammogram benefit. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.

Ease the burden of out-of-pocket expenses

A real-world example of how Critical Illness Insurance can help



Jean

Mother of two and a cancer survivor.

Example:

Coverage \$30,000 initial benefit with a 3x total benefit amount

Illness – covered condition	Benefit amount	Total benefit remaining
Lung cancer – initial diagnosis	\$30,000	\$60,000
Heart attack – first diagnosis, three years later	\$30,000	\$15,000
Total benefit – Critical Illness Insurance	\$75,000	\$15,000

Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

Benefits paid directly to employees regardless of what's covered by medical insurance

This example is for illustrative purposes only. The MetLife Critical Illness Policy and Certificate are the governing documents with respect to all matters of insurance. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate in each individual case.

Product Overview

Accident

For when the unexpected happens...

Additional financial protection for about 150 different events



Injuries

- Broken tooth
- Coma
- Concussion
- Dislocations
- Eye injury
- **Fractures**
- **Lacerations**
- 2nd and 3rd degree burns



Medical services & treatments

- **Ambulance**
- Blood / plasma / platelets
- **Emergency care**
- **Medical appliances**
- **Medical testing**
- Modification
- **Non-emergency care**
- Other outpatient surgery
- Pain management
- **Physician follow-up**
- Prosthetic devices
- **Surgery**
- **Therapy services**
- Transportation



Hospital – Accident

- Admission
- Admission - ICU
- Confinement
- Confinement - ICU
- Inpatient rehabilitation unit



Accidental Death

- Accidental death
- Common carrier



Dismemberment, Loss & Paralysis

- Catastrophic dismemberment & loss
- Dismemberment & loss
- Paralysis



Additional Benefits

- Lodging

Simplifying coverage to meet employee needs

Key advantages of our Accident solution



About

150

covered events

- **Annual guaranteed** issue coverage¹
- **No waiting** periods
- **Up to 180 days allowed** between date of occurrence and care received for many benefits²
- **No age restriction** for employee or spouse to enroll²
- **Most benefits pay same amount** for employees and dependents

¹ Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered 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 may apply to dependents serving in the armed forces or living overseas.

²Children may be covered to age 26. There are benefit reductions that may begin at age 65.

Ease the burden of out-of-pocket expenses

A real-world example of how Accident Insurance can help



Kathy

Daughter suffers a concussion during a soccer game against the team's biggest rival.

Care received after injury

Benefit amount

Ambulance (ground)	\$300
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Emergency care	\$100
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Physician follow-up (\$75 x 2)	\$150
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Medical testing	\$200
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Concussion	\$400
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Broken tooth (repaired by crown)	\$200
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Total benefit – Accident Insurance	\$1,350
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Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

Benefits paid directly to employees regardless of what's covered by medical insurance

This example is for illustrative purposes only. The MetLife Accident Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific accidents. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

Ease the burden of out-of-pocket expenses

A real-world example of how Accident Insurance can help



Wes

54-year-old man falls and injures his leg and foot.

Care received after injury	Benefit amount
Emergency care	\$150
Torn cartilage in knee	\$750
Toe fracture	\$100
Medical appliances (\$75 each x 2) New brace and crutches	\$150
Physician follow-up (\$75 each x 2)	\$150
Physical therapy services (\$35 each x 5)	\$175
Total benefit – Accident Insurance	\$1,475

Benefit amount is based Mt. San Antonio College Low Plan.

Benefits paid directly to employees regardless of what's covered by medical insurance

This example is for illustrative purposes only. The MetLife Accident Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific accidents. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

Product Overview

Legal Insurance

Coverage on a wide range of personal legal matters

Sample Covered Benefits

Money Matters

- Identity theft
- Negotiating with creditors
- Tax audit representation
- Financial planning workshops¹



Home and Real Estate

- Sale, purchase, or refinancing of a primary or vacation home
- Property tax assessment
- Foreclosure



Vehicle and Driving

- Defense of traffic tickets²
- License suspension due to DUI
- Repossession



Estate Planning Documents

- Simple or complex wills
- Living wills
- Revocable or irrevocable trusts



Civil Lawsuits

- Civil litigation defense
- Small claims assistance
- Pet liabilities



Family and Personal

- Adoption
- Prenuptial agreement
- Personal property issues



Elder Care Issues³

- Medicare
- Nursing home agreements
- Powers of attorney



Additional Services

- Law Firm E-Panel[®]
- Self-help documents



Plan Flexibility

Standard

Plus Parents

High / Low

Custom
(Divorce, FraudScout)

No...
Waiting period
Deductibles
Copays
Usage limits
Claim forms

1. Financial Planning Workshops are available through MetLife's PlanSmart Retirewise[®] Workshops program. MetLife administers the PlanSmart Retirewise[®] Workshops program, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing this program through MetLife.
2. Does not cover DUI.
3. Consultation and document review for issues related to parents.

Helping your employees during key life moments

...like sending kids to college



It was an urgent situation when Steve's daughter, who lived on campus in another state, forgot her court appearance date for a traffic ticket. He used his plan to get an attorney on the case within 24 hours. Steve felt relieved knowing that the attorney was able to handle the matter and even made a court appearance on his daughter's behalf.

— Actual plan member story¹

Example covered services	Benefit amount
Traffic ticket defense	\$1,014
Consultation	\$338
Total	\$1,352
MetLaw ²	[\$216]

Potential Savings³ \$1,136

1. Names have been changed to maintain anonymity.











2. Rates may vary.

3. Example based on the average amount of hours it would take, using the average hourly rate of \$338.00/hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2016).

Product Overview

Group Auto & Home

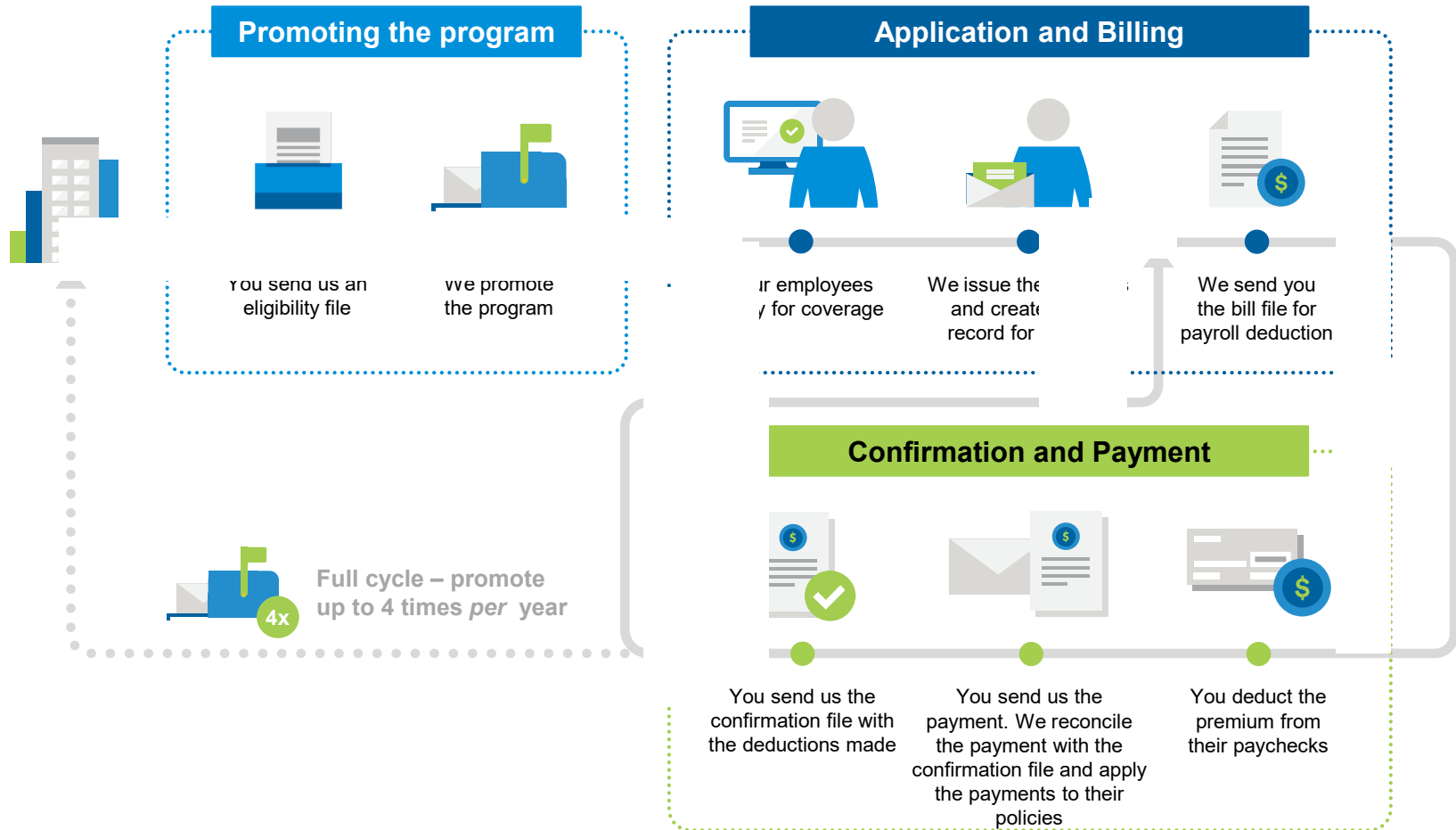
Our coverage provides personalized protection for individual needs

Auto 	RV 	Boats 
Landlord's Rental Dwelling 	Renters 	Condo 
Mobile Home 	Flood ¹ 	Personal Excess Liability Protection/ Umbrella 
	Bundled Packages 	

Truly comprehensive coverage

¹MetLife Auto & Home participates in the National Flood Insurance Program (NFIP) managed by the federal government. No group discount is available for flood insurance.

Implementation and administration



Product Overview

“Take Along” Dental

“Take Along Dental” Attract top talent with no additional cost

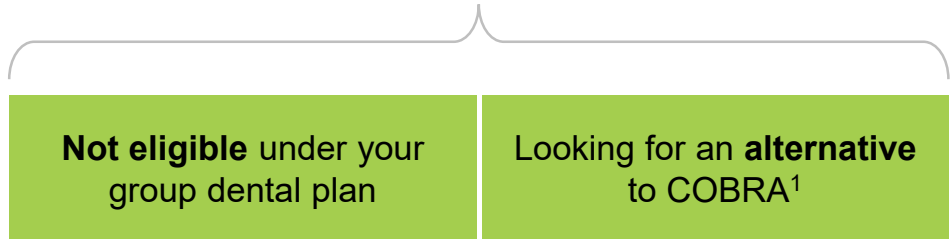
The last dental program they'll ever need



Robust coverage employees will value

- **Portable solution** to take their coverage with them
- **Choice of programs** to meet their individual needs
- **Flexible waiting periods** so they can access coverage quickly

Ideal for those



Third Party Solutions & Communication Plan

Third Party Solutions?

When you combine our benefit solutions with the innovative third party experts we work with, you can help your clients take on today's changing market dynamics head on.



Simplicity

- Vetted and established third-party relationships
- Full range of flexible capabilities and options
- Integrated delivery approach



Expertise

- Deep level of industry expertise and experience
- Robust technology platforms and value-added services
- Broadest non-medical product portfolio



Advocacy

- Cutting-edge employee enrollment experiences
- Comprehensive compliance and regulatory solutions
- Financial wellness strategies

65% of employers are looking to their broker or consultant to recommend new and innovative benefit solutions.¹

Employers seek guidance from their brokers and consultants to help them find:¹

Communication firm solutions

benefits management	76%
enrollment	74%
employee education and communication	74%

1. Source: MetLife's 14th and 15th Annual U.S. Employee Benefit Trends Study, 2016 and 2017.



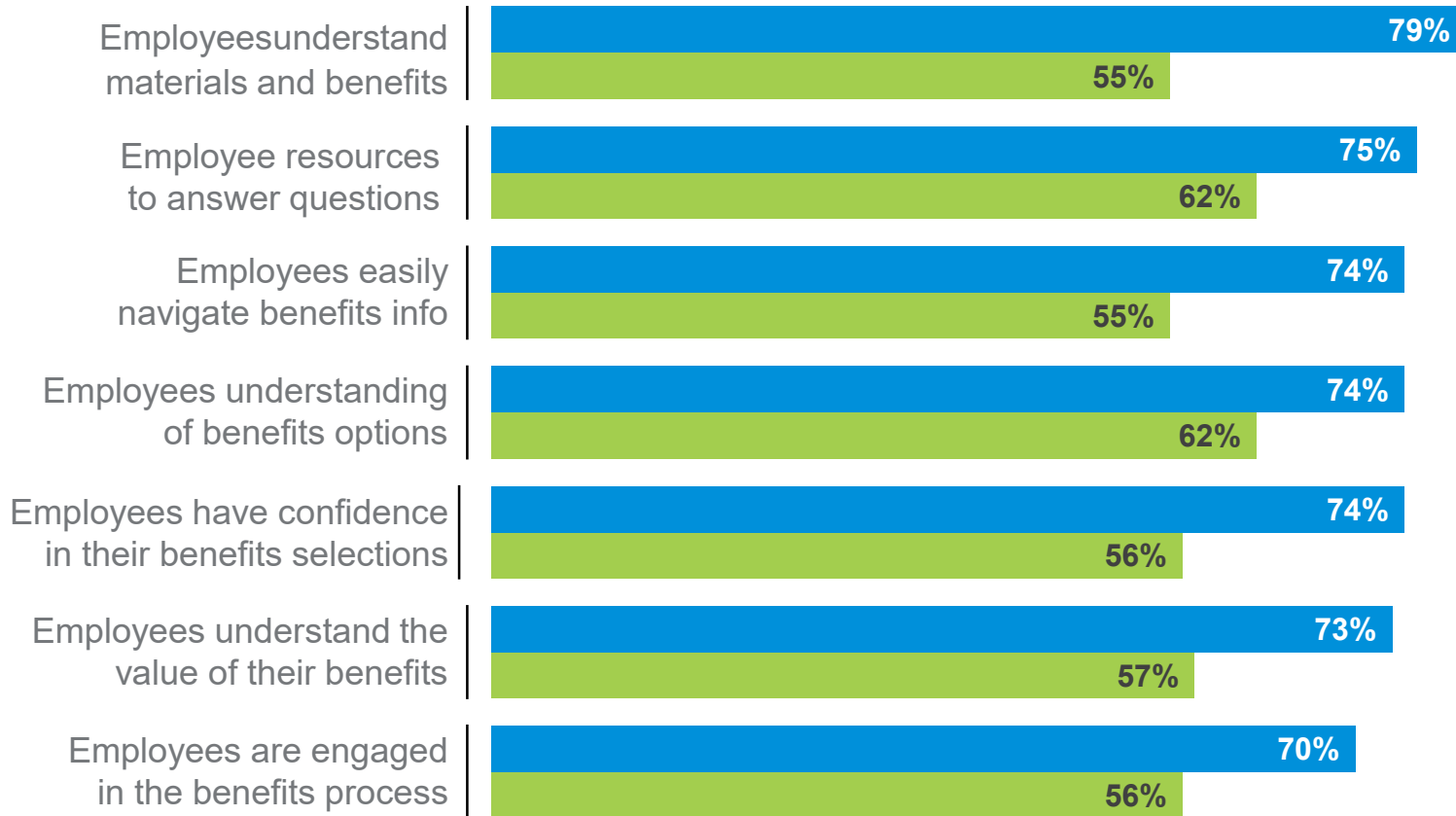
Solve your clients' biggest benefits challenges

Leverage our preferred relationships with benefit administration platforms, communications firms and marketplaces:



Getting the engagement edge

Using an enrollment and communication firm has its benefits



- employers using an enrollment and communication firm
- employers **not** using an enrollment and communication firm

Why Implementing an Effective Enrollment Strategy is Important

The enrollment strategy has the greatest impact on a benefit's participation, with results varying greatly – depending on which strategy is utilized

The enrollment strategy is as important as the benefits themselves

- Allows for benefit selection that complements existing benefit structure

Implementing an effective enrollment strategy can

- Identify client needs, culture and goals around benefit communications
- Offer insights into customer preferences, enrollment drivers and trends
- Allow the clients to make better, data-driven business decisions
- Enhance existing strategies

Preferred vs. Non-Preferred Enrollment Conditions

Preferred Enrollment Conditions

- Enrollment & Communication Firm
- Ben Admins
- On Ballot Enrollment (On the same platform as medical)
- On Cycle Enrollment (Enrolling the same time as medical)
- Active Enrollment
- Properly sequencing the products

Non-Preferred Enrollment Conditions

- Off-Ballot enrollment
 - ✓ Enrollment without medical
 - ✓ Link from ballot to third party site
 - ✓ Paper enrollment form
 - ✓ Passive Enrollment

What the Difference Can Look Like

Benefit Participation Average (New Business)		
BASIC CONDITIONS	ENHANCED CONDITIONS	OPTIMAL CONDITIONS

	Not on Ballot	On Ballot	Enrollment Firm
Critical Illness	1.1%	14.1%	21.2%
Accident	1.1%	12.5%	21.7%
Hospital	0.8%	7.0%	15.8%
Group Legal	0.8%	7.6%	8.8%

MetLife Internal Data, 2018
 Ben Admin Accident and Hospital Participation Reporting is a combined total

Questions & Next Steps

Employee Benefits Proposal

Group Accident Insurance

Mt. San Antonio College

Employee Paid Offer

Proposal Date: 12/9/2019

Proposal Valid Until: 3/8/2020

Proposed Customer Effective Date: 10/1/2020

V7.6

AX16 [NS-RM] Low: Plan Design 3, High: Plan Design 4

Group Accident Benefits

MetLife is pleased to offer you an opportunity to provide your employees with financial protection through our Group Accident Insurance as part of our robust portfolio of voluntary products. Accident Insurance provides features that could be valuable to your employees, including:

- ✓ Portability through Continued Insurance with Premium Payment which gives employees the ability to keep their existing coverage when their employment status with the employer changes.¹
- ✓ No coordination with other insurance benefits;
- ✓ Employees are paid a lump-sum benefit that they can use as they feel necessary;
- ✓ Employees and their families will have access to discounts or services through MetLife AdvantagesSM that will provide them actionable tools and resources to help them navigate life's twists and turns.²

MetLife Accident Insurance can complement existing medical coverage and help fill financial gaps caused by out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as they choose.

General Enrollment Strategy Requirements

MetLife requires the employer to enable MetLife to raise awareness of the program among employees by communicating relevant information in an appropriate manner. Employer obligations include:

1. Premiums collected via payroll deduction;
2. Agreed upon enrollment method specified in this proposal including on-site enrollment support;
 - Distribution of all required enrollment materials identified by MetLife.
 - Communication through a minimum of 3 employee touch points (e.g., education through materials, emails, intranet/newsletters, onsite meetings).
3. No competing Accident plan programs.

Failure to meet the requirements outlined above and/or to the agreed upon enrollment strategy will likely result in changes to this offering, including an increase in product rates, a change to the rate guarantee period or the program not being offered.

MetLife's proposal assumes an employer's agreement to provide the required enrollment strategy.

It is possible that combining ERISA benefit plans and voluntary insurance benefits on the same enrollment ballot may cause some voluntary insurance benefits to be deemed ERISA plans. There are steps that you can take in placing voluntary benefits on your ERISA ballot that can mitigate the risks. Specifically, segregating the ERISA and non-ERISA offerings on the ballot. We urge you to consult with your own advisor(s) on this matter.

The following section describes assumptions, specific program design, and rates being proposed for this group customer.

¹ Eligibility for portability through the Continued Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

² MetLife Advantages may not be available in all states.

Proposal Assumptions	
Situs State	CA <u>Residents of most states will be covered by the situs state plan. Residents of certain states will be covered by a state specific certificate of insurance due to these states having extraterritorial laws. For specific state variations on Program Design, Benefits, Limitations and Exclusions, please contact MetLife.</u>
Standard Industry Classification (SIC)	8222
Number of Eligible Employees	1,079
Employee Eligibility	<ul style="list-style-type: none"> • Employees will be subject to an actively at work requirement. MN and VT residents are subject to a medical coverage requirement. • Must be a resident of the United States. • An employee must be enrolled for coverage for their Spouse / Domestic Partner and / or Dependent Child(ren) to be eligible for coverage. • Child(ren) are eligible for coverage from birth to age 26. Spouses / domestic partners and dependent child(ren) must not be subject to any medical restrictions as set forth on the enrollment form and in the Certificate. Coverage for Domestic Partners varies by state. The definitions of Domestic Partner and Children vary by state. • Retirees are not eligible to enroll. • In the proposed situs state, access to Accident Insurance may not be restricted to only those employees enrolled in another insurance plan, such as a high deductible health plan. Please contact MetLife for more information. • The demographics and details of potential covered insureds living and working outside the United States should be discussed with your MetLife representative. This product has contractual exclusions and limitation on claims events that occur overseas.
Contributions	100% Employee Paid
Commissions	Level 0% first year and subsequent years. Heaped commissions may be available depending on the final agreed-upon enrollment strategy. Please ask your MetLife representative for details.
Enrollment Method	On Ballot
Implementation Timeline	The minimum lead time required to implement your plan is dependent on the method by which the plan will be billed and will be between 10 and 16 weeks from the date of the initial implementation meeting.

Plan Design	
Coverage Type	24 Hour Coverage (on/off job)
Benefit Amount	Employees will have a choice of selecting coverage between two options: High Plan or Low Plan on a guaranteed issue. Benefits are based on flat schedule amount that varies depending on plan.
Underwriting Offer	Guaranteed Issue ² Benefits are paid directly to the employee based on flat schedule (not reimbursement) and there is no coordination with other insurance coverage.
Benefit Reduction Due to Age	<ul style="list-style-type: none"> • Any benefit payable will be reduced by 25% of the amount listed for that benefit in the Schedule if the Covered Person's Attained Age is 65 to 69. • Any benefit payable will be reduced by 50% of the amount listed for that benefit in the Schedule if the Covered Person's Attained Age is 70 or older.
Portability (Continuation of Insurance with Premium Payment)³	<p>"Portability" is available through our Continuation of Insurance provision. Employees who are no longer eligible for coverage under the plan (e.g. if their employment ends or if they retire or due to their movement to a non-eligible class) may continue their coverage on a MetLife direct-billed basis.</p> <p>Specific to employees covered under an Ohio certificate, when the group policy ends portability is not available and coverage must also end for employees who previously had elected to continue coverage.</p>

Ask your MetLife representative for information on other plan designs and benefits that may be available based on MetLife's guidelines, group size, underwriting and state requirements.

² 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.

³ Eligibility for portability through the Continued Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

Rate Information					
Rate Structure	Composite Rates				
Rate Guarantee period	3 years, subsequent years' rates subject to change. If Preferred Enrollment conditions are met, the rate guarantee is extended by one additional year.				
Policy and Rate Changes	Policy Premiums are due on the first day of each month. MetLife reserves the right to change its rates for any of the following reasons: <ul style="list-style-type: none"> • The composition of the group, employees, dependents or the Accident insurance volume has changed 10% or more from the date when quoted. • Any of the plan designs are changed. • A change in applicable law requires a change in the insurance provided by the policy or the classes of persons eligible for insurance under the plan. 				
Supplemental Fees	None				
Minimum Participation Requirements	<table border="1" style="width: 100%;"> <tr> <td>Product / Eligible Population</td> <td>200 - 4,999 Lives</td> </tr> <tr> <td>Accident</td> <td>5%</td> </tr> </table> <p><i>Minimum participation requirements are waived if Preferred Enrollment conditions apply. See Enrollment Method under the Proposal Assumptions section above.</i></p>	Product / Eligible Population	200 - 4,999 Lives	Accident	5%
Product / Eligible Population	200 - 4,999 Lives				
Accident	5%				

Proposed Rates – Low Plan

Type	Monthly (12)
Employee Only	\$7.38
Employee + Spouse	\$14.55
Employee + Children	\$16.41
Employee + Spouse and Children	\$20.34

Proposed Rates – High Plan

Type	Monthly (12)
Employee Only	\$10.68
Employee + Spouse	\$20.98
Employee + Children	\$23.56
Employee + Spouse and Children	\$29.23

Note: Final implemented rates may vary slightly due to rounding.

Covered Benefits – All benefits must relate to injuries sustained in an accident.

		LOW PLAN			HIGH PLAN		
BENEFIT	BENEFIT LIMITS	EMPLOYEE	SPOUSE	CHILD	EMPLOYEE	SPOUSE	CHILD
ACCIDENTAL DEATH BENEFITS CATEGORY							
Basic Accidental Death	N/A	\$25,000	\$12,500	\$5,000	\$50,000	\$25,000	\$10,000
Accidental Death Common Carrier		\$75,000	\$37,500	\$15,000	\$150,000	\$75,000	\$30,000
ACCIDENTAL DISMEMBERMENT/FUNCTIONAL LOSS/PARALYSIS BENEFITS CATEGORY							
Basic Dismemberment/Functional Loss Benefit							
Loss of one finger or one toe	N/A	\$750	\$750	\$750	\$1,000	\$1,000	\$1,000
Loss of one arm or one leg		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Loss of one hand or one foot		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Loss of two or more fingers or toes		\$1,500	\$1,500	\$1,500	\$2,000	\$2,000	\$2,000
Loss of sight in one eye		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Loss of hearing in one ear		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Catastrophic Dismemberment/Functional Loss Benefit							
Loss of both arms or both legs or one arm and one leg	N/A	\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of both hands or both feet or one hand and one foot		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of sight in both eyes		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of hearing in both ears		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of ability to speak		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Paralysis Benefit							
Two Limbs (paraplegia or hemiplegia)	N/A	\$10,000	\$10,000	\$10,000	\$20,000	\$20,000	\$20,000
Four Limbs (quadriplegia)		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000

		LOW PLAN	HIGH PLAN
BENEFIT	BENEFIT LIMITS	ALL COVERED PERSONS	ALL COVERED PERSONS
ACCIDENTAL INJURY BENEFITS CATEGORY			
Fracture Benefit (Closed)			
Face or Nose (except mandible or maxilla)	If more than one bone is fractured, the amount we will pay for all fractures combined will be no more than 2 times the highest Fracture Benefit.	\$1,000	\$2,000
Skull Fracture - depressed (except bones of face or nose)		\$4,000	\$5,000
Skull Fracture - non depressed (except bones of face or nose)		\$2,000	\$2,500
Lower Jaw, Mandible (except alveolar process)		\$750	\$1,000
Upper Jaw, Maxilla (except alveolar process)		\$1,000	\$2,000

Upper Arm between Elbow and Shoulder (humerus)		\$1,000	\$2,000
Shoulder Blade (scapula), Collarbone (clavicle, sternum)		\$750	\$1,000
Forearm (radius and/or ulna), Hand, Wrist (except fingers)		\$750	\$1,000
Rib		\$750	\$1,000
Finger, Toe		\$100	\$200
Vertebrae, Body of (excluding vertebral processes)		\$1,500	\$2,000
Vertebral Process		\$500	\$750
Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)		\$1,500	\$2,000
Hip, Thigh (femur)		\$4,000	\$5,000
Coccyx		\$500	\$750
Leg (tibia and/or fibula)		\$1,500	\$2,000
Kneecap (patella)		\$500	\$750
Ankle		\$500	\$750
Foot (except toes)		\$500	\$750
Chip Fracture		25%	25%
Fracture Benefit (Open)			
Face or Nose (except mandible or maxilla)	If more than one bone is fractured, the amount we will pay for all fractures combined will be no more than 2 times the highest Fracture Benefit.	\$2,000	\$4,000
Skull Fracture - depressed (except bones of face or nose)		\$8,000	\$10,000
Skull Fracture - non depressed (except bones of face or nose)		\$4,000	\$5,000
Lower Jaw, Mandible (except alveolar process)		\$1,500	\$2,000
Upper Jaw, Maxilla (except alveolar process)		\$2,000	\$4,000
Upper Arm between Elbow and Shoulder (humerus)		\$2,000	\$4,000
Shoulder Blade (scapula), Collarbone (clavicle, sternum)		\$1,500	\$2,000
Forearm (radius and/or ulna), Hand, Wrist (except fingers)		\$1,500	\$2,000
Rib		\$1,500	\$2,000
Finger, Toe		\$200	\$400
Vertebrae, Body of (excluding vertebral processes)		\$3,000	\$4,000
Vertebral Process		\$1,000	\$1,500
Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)		\$3,000	\$4,000
Hip, Thigh (femur)		\$8,000	\$10,000
Coccyx		\$1,000	\$1,500
Leg (tibia and/or fibula)		\$3,000	\$4,000
Kneecap (patella)		\$1,000	\$1,500

Ankle		\$1,000	\$1,500
Foot (except toes)		\$1,000	\$1,500
Chip Fracture		25%	25%
Dislocation Benefit (Closed)			
Lower Jaw	If more than one joint is dislocated, the amount we will pay for all dislocations combined will be no more than 2 times the highest Dislocation Benefit.	\$750	\$1,000
Collarbone (sternoclavicular)		\$1,000	\$1,500
Collarbone (acromioclavicular and separation)		\$750	\$1,000
Shoulder (glenohumeral)		\$750	\$1,000
Rib		\$750	\$1,000
Elbow		\$750	\$1,000
Wrist		\$750	\$1,000
Bone or Bones of the Hand (other than fingers)		\$750	\$1,000
Hip		\$4,000	\$5,000
Knee (except patella)		\$2,000	\$2,500
Ankle - Bone or bones of the Foot (other than toes)		\$750	\$1,000
One Toe or Finger		\$100	\$200
Partial Dislocation		25%	25%
Dislocation Benefit (Open)			
Lower Jaw	If more than one joint is dislocated, the amount we will pay for all dislocations combined will be no more than 2 times the highest Dislocation Benefit.	\$1,500	\$2,000
Collarbone (sternoclavicular)		\$2,000	\$3,000
Collarbone (acromioclavicular and separation)		\$1,500	\$2,000
Shoulder (glenohumeral)		\$1,500	\$2,000
Rib		\$1,500	\$2,000
Elbow		\$1,500	\$2,000
Wrist		\$1,500	\$2,000
Bone or Bones of the Hand (other than fingers)		\$1,500	\$2,000
Hip		\$8,000	\$10,000
Knee (except patella)		\$4,000	\$5,000
Ankle - Bone or bones of the Foot (other than toes)		\$1,500	\$2,000
One Toe or Finger		\$200	\$400
Partial Dislocation		25%	25%
Burn Benefit			
2nd Degree w/ less than 10% of surface skin burnt	1 time per accident; Unlimited time(s) per calendar year	\$75	\$100
2nd Degree 10-25% surface skin burnt		\$150	\$200
2nd Degree 25-35% surface skin burnt		\$500	\$750
2nd Degree 35% or more of surface skin burnt		\$1,000	\$1,500
3rd Degree w/ less than 10% of surface skin burnt		\$1,000	\$1,500
3rd Degree 10-25% surface skin burnt		\$1,500	\$2,000

3rd Degree 25-35% surface skin burnt		\$5,000	\$7,500
3rd Degree 35% or more of surface skin burnt		\$10,000	\$15,000
Concussion Benefit			
Concussion	1 time(s) per calendar year	\$250	\$500
Coma Benefit			
Coma	1 time(s) per accident; Unlimited time(s) per calendar year	\$7,500	\$10,000
Laceration Benefit			
Without repair by stiches	1 time per accident; 3 time(s) per calendar year	\$50	\$75
Repaired by stiches but less than 2 inches long		\$75	\$125
Repaired by stiches and 2-6 inches long		\$200	\$350
Repaired by stiches and over 6 inches long		\$400	\$700
Broken Tooth Benefit			
Crown	1 time(s) per accident; 3 time(s) per calendar year (applies to all procedures)	\$200	\$300
Extraction	1 time(s) per accident; 3 time(s) per calendar year (applies to all procedures)	\$100	\$150
Filling	1 time(s) per accident; 3 time(s) per calendar year (applies to all procedures)	\$25	\$50
Eye Injury Benefit			
Eye Injury	1 time(s) per accident; 2 time(s) per calendar year	\$300	\$400

		LOW PLAN	HIGH PLAN
BENEFIT	BENEFIT LIMITS	ALL COVERED PERSONS	ALL COVERED PERSONS
MEDICAL TREATMENT AND SERVICES BENEFITS CATEGORY			
Ground Ambulance Benefit			
Ground Ambulance	1 time(s) per accident; 2 time(s) per calendar year	\$300	\$400
Air Ambulance Benefit			
Air Ambulance	1 time(s) per accident; 2 time(s) per calendar year	\$1,000	\$1,250
Emergency Care Benefit			
Emergency Room	1 time per accident (combined with	\$150	\$200

Physician's Office	Non-Emergency Initial Care Benefit)	\$75	\$100
Urgent Care		\$75	\$100
Non Emergency Initial Care Benefit			
Non-Emergency Initial Care	1 time per accident (combined with Emergency Care Benefit)	\$75	\$100
Medical Testing Benefit			
Medical Testing (X-rays, MRI/MR, Ultrasound, NCV, CT/CAT, EEG)	1 time(s) per accident; 2 time(s) per calendar year	\$150	\$200
Physician Follow Up Benefit			
Physician Follow-Up Visit	2 time(s) per accident; 6 time(s) per calendar year	\$75	\$100
Transportation Benefit			
Transportation	1 time(s) per accident; 2 time(s) per calendar year	\$300	\$400
Therapy Services Benefit			
Cognitive Behavioral Therapy	10 time(s) per accident; 15 time(s) per calendar year	\$35	\$50
Occupational Therapy		\$35	\$50
Physical Therapy		\$35	\$50
Respiratory therapy		\$35	\$50
Speech Therapy		\$35	\$50
Vocational Therapy		\$35	\$50
Pain Benefit			
Pain Management (for Epidural Anesthesia)	1 time(s) per accident; Unlimited time(s) per calendar year	\$75	\$100
Prosthetic Device Benefit			
One Device Only	1 time(s) per accident; Unlimited time(s) per calendar year	\$750	\$1,000
More than One Device		\$1,500	\$2,000
Medical Appliance Benefit			
Brace		\$75	\$150
Cane		\$75	\$150
Crutches		\$75	\$150
Walker - expected use < 1yr		\$150	\$200
Walker - expected use >=1 yr		\$300	\$400
Walking Boot		\$75	\$150
Wheel chair or motorized scooter - expected use < 1yr		\$200	\$300
Wheel chair or motorized scooter - expected use >=1yr		\$750	\$1,000
Other medical device used for Mobility		\$75	\$150

Medical Appliance Benefit Limit (for all appliances combined per accident)		\$750	\$1,000
Modification Benefit			
Modification	1 time(s) per accident; Unlimited time(s) per calendar year	\$1,000	\$1,500
Blood/ Plasma/ Platelets Benefit			
Blood/Plasma/Platelets	1 time(s) per accident; Unlimited time(s) per calendar year	\$400	\$500
Surgery Benefits			
Surgical Repair – Cranial	1 time(s) per accident; 2 time(s) per calendar year	\$1,500	\$2,000
Surgical Repair – Hernia		\$150	\$200
Surgical Repair – Ruptured Disc		\$750	\$1,500
Surgical Repair – Skin Graft Benefit		50%	50%
Surgical Repair – Torn Cartilage in Knee		\$750	\$1,500
Surgical Repair – Torn tendon/ligament/rotator cuff - one		\$750	\$1,000
Surgical Repair – Torn tendon/ligament/rotator cuff - two or more		\$1,500	\$2,000
Surgical Repair – Thoracic Cavity or Abdominal Pelvic Cavity		\$1,500	\$2,000
Exploratory Surgery (for any Surgery Benefit procedure)		\$150	\$200
Other Outpatient Surgery Benefit			
Other Outpatient Surgery Benefit	1 time(s) per accident; 2 time(s) per calendar year	\$300	\$400

		LOW PLAN	HIGH PLAN
BENEFIT	BENEFIT LIMITS	ALL COVERED PERSONS	ALL COVERED PERSONS
ACCIDENT HOSPITAL BENEFITS CATEGORY			
Hospital Admission Benefit			
Admission	1 time per accident; Unlimited times per calendar year	\$1,000	\$1,500
ICU Supplemental Admission (paid in addition to Admission)		\$1,000	\$1,500
Hospital Confinement Benefit			
Confinement	15 days per accident. Payable after the first day of admission. ICU Supplemental Confinement will pay an additional benefit for 15 of those days.	\$200	\$300
ICU Supplemental Confinement (paid in addition to Confinement)		\$200	\$300
Inpatient Rehabilitation Benefit			
Inpatient Rehabilitation	15 days per accident;	\$150	\$200

	30 days per calendar year		
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		LOW PLAN	HIGH PLAN
BENEFIT	BENEFIT LIMITS	ALL COVERED PERSONS	ALL COVERED PERSONS
OTHER BENEFITS CATEGORY			
Lodging Benefit	15 day(s) per calendar year	\$100	\$200

Notes Regarding Certain Benefits:

- Accidental Death Benefits Category: The benefit amount will be reduced by the amount of any Accidental Dismemberment/Functional Loss/Paralysis Benefits and Modification Benefit paid for Injuries sustained by the Covered Person in the same Accident for which the Accidental Death Benefit is being paid.
- Accidental Death Common Carrier Benefit: "Common Carrier": refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details.
- Lodging Benefit: The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

Please contact MetLife for detailed definitions and state variations of covered benefits.

Other Benefits

MetLife AdvantagesSM – Services or Discounts added at no additional cost to you or your employees

Will Preparation Services¹

As an added benefit your employees will have access to MetLife’s online will preparation services provided by SmartLegalForms to create a binding will, living will or assign a power of attorney.

MetLife VisionAccess²

As an added benefit your employees will have access to the MetLife VisionAccess discount program. The program provides a discount on eye exams, glasses and frames, and laser vision correction when visiting a participating private practice.

Digital Legacy (MetLife Infinity)³

As an added benefit your employees will be able to create an account from web, mobile and tablet devices where they can upload, store and share digital assets including pictures, videos, audio files and documents. Assets are stored in collections where employees can share with family and friends through scheduled releases now or in the future. An employee can also set up a “trusted” individual who can release collections if the user becomes unable to do so in their future.

Funeral Discount and Planning Services⁴

As an added benefit your employees will have access to funeral discounts and planning services. Through Dignity Memorial, employees and family members will have access to compassionate counselors as well as discounts on funeral services through the largest network of funeral homes and cemetery providers in North America.

MetLife AdvantagesSM Disclaimers

MetLife AdvantagesSM availability varies by state.

¹WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. The WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

²MetLife VisionAccess is a discount program and not an insured benefit. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. MetLife Vision Access is available to anyone regardless of affiliation with MetLife.

³MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.

⁴Funeral Discount and Planning Services - Services and discounts are provided through a member of the Dignity Memorial[®] Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. SCI offers planning services, expert assistance, and bereavement travel services ~~are available~~ to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For TN, the funeral services discount is available for "At Need" services only. Not approved in AK, CT, FL, KS, KY, MD, MO, MT, ND, NH, NJ, NY, TX and WA.

GROUP ACCIDENT INSURANCE EXCLUSIONS & LIMITATIONS

PLEASE NOTE:

Exclusions and limitations in any policy and certificate issued will be based on the policyholder's situs state, plan design and states where employees reside. If the policyholder has employees residing in the following states, that state's Exclusions and Limitations will apply: Alaska, Arkansas, Colorado, Connecticut, Florida, Idaho, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, South Carolina, South Dakota, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin, and Wyoming. The aforementioned list of states and the state variations noted below are subject to change prior to the plan enrollment period. Please contact your MetLife representative for details.

How to read this section:

Applicable state variations are noted in *italics* under each bolded item.

We will not pay benefits for any loss for a Covered Person caused by the Covered Person's Sickness, or the diagnosis or treatment of such Sickness, except:

CT and NY: paragraph including all bullets and sub-bullets deleted

ID: paragraph modified to "We will not pay benefits for any loss for a Covered Person caused or contributed to by:" All bullets and sub-bullets are deleted

NH: "care" added after "diagnosis" and before "or"

- **for the Covered Person's use of:**
 - **any drug, medication or sedative that is taken or used as prescribed by a Physician; or**
 - **an "over the counter" drug, medication or sedative taken as directed; or**

WA: New bullet: "We will not pay benefits for the Covered Person's voluntary use, by any means, of poison, gas or fumes."

We will not pay benefits for any loss for a Covered Person caused or contributed to by:

IL: "or contributed to" deleted

ID: paragraph, bullet, and all 5 sub-bullets below deleted

- **the Covered Person's voluntary use, by any means, of:**

CT: bullet and all 5 sub-bullets deleted and replaced with the following: "the voluntary use, of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970 (the Controlled Substances Act), as now or hereafter amended, unless prescribed by the Covered Person's Physician for the Covered Person;"

MD and WA: bullet and all 5 sub-bullets deleted

MN: bullet revised to read "the Covered Person's voluntary use of any narcotic, unless it is taken or used as prescribed by a physician;" and the following 4 sub-bullets are deleted

NJ: bullet and all 5 sub-bullets deleted and replaced with the following:

- *"the Covered Person's voluntary use, by any means, of poison, gas or fumes;*
- *the Covered Person's intoxication or being under the influence of any narcotic unless administered or consumed on the advice of a physician;"*

NV: bullet revised to "the Covered Person's commission of or attempt to commit a felony at the time of the Accident, which involves the voluntary use, by any means, of:"

NY: bullet and all 5 sub-bullets deleted and replaced with the following:

- “the Covered Person being under the influence of any narcotic, unless administered on the advice of a physician;
- the Covered Person being intoxicated;”

SD: bullet and all 5 sub-bullets below deleted

VT: add “and felonious” after “voluntary” and before “use”

- **any drug, medication or sedative, unless it is:**

CA: bullet and 2 sub-bullets deleted

PA: “drug, medication or sedative” deleted and replaced with “intoxicant or narcotic”

- **taken or used as prescribed by a Physician; or**
- **an “over the counter” drug, medication or sedative taken as directed;**
- **alcohol in combination with any drug, medication, or sedative; or**

AL: the following is added after “sedative”: “if label instructions for such drug, medication or sedative state that it cannot be taken safely in combination with alcohol.”

CA: bullet deleted

PA: “drug, medication or sedative” deleted and replaced with “narcotic”

- **poison, gas, or fumes;**

MN: bullet revised to “the Covered Person’s voluntary use of poison, gas or fumes”

NC: bullet revised to “the Covered Person’s voluntary inhalation of gas or fumes or voluntary taking of poison;”

PA: bullet deleted

TN: bullet revised to “the Covered Person’s intentional ingestion of poison, or intentional inhalation of gas or fumes;”

- **the Covered Person’s suicide or attempted suicide (while sane or insane);**

CO, MO and VT: “or insane” deleted

MN: bullet deleted

NY: bullet revised to “the Covered Person’s suicide, attempted suicide or intentionally self-inflicted Injury;”

- **the Covered Person’s intentionally self-inflicted injury;**

MN: bullet deleted

NY: bullet deleted – incorporated into the bullet above

MI: New bullet: “the Covered Person’s commission of or attempt to commit a felony or to which a contributing cause was the Covered Person’s being engaged in an illegal occupation or other willful criminal activity;”

- **war, whether declared or undeclared; or act of war;**

NC: bullet revised to add the following at the end: “(the term ‘war’ does not include terrorist acts);”

NY: bullet revised to “war, or act of war (whether declared or undeclared);”

OK: bullet revised to add the following at the end: “- this exclusion only applies to a Covered Person while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer;”

- **the Covered Person’s active participation in an insurrection, rebellion, riot, or terrorist act;**

ID: “rebellion” and “terrorist act” deleted

MD: bullet deleted

MI: the following is added to the end of the bullet “if such participation constitutes the commission of a felony or other willful criminal activity;”

NY: bullet revised to “the Covered Person’s participation in a felony, riot or insurrection;”

UT: “voluntary” added after “active” and before “participation”

- **the Covered Person’s engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;**

CA: bullet deleted

ID: bullet changed to “the Covered Person’s participation in a felony;”

MD: bullet deleted

MI: bullet deleted – incorporated into a new bullet above

NJ: bullet changed to “the Covered Person’s commission of or attempt to commit a felony or to which a contributing cause was the Covered Person’s engagement in an illegal occupation;”

NY: bullet changed to “the Covered Person’s engagement in an illegal occupation;”

UT: “engagement” deleted and replaced with “active participation”

- **the Covered Person’s infection, other than infection occurring in an external wound resulting from an Injury;**

CA: “that results directly from an Accident” added after “Injury”

ID and NY: bullet deleted

NH: “an external wound” is changed to “a wound”

- **food poisoning;**

ID, NY and UT: bullet deleted

- **the Covered Person’s operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:**

ID, MD, NY, SD and WA: bullet and two sub-bullets deleted

NV: inserted after “Person’s” and before “operation”: “commission of or attempt to commit a felony at the time of the Accident, which involves the”

- **intoxicated means that the Insured’s blood alcohol level met or exceeded .08%; and**

IL: Bullet revised to: “intoxicated means that which is defined and determined by the laws of the jurisdiction where the loss or cause of the loss was incurred and the Insured’s blood alcohol level meets or exceeds .08%; and”

- **motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;**

KY: “including, but not limited to: an automobile; a boat, a motorcycle; a truck; an all terrain vehicle; or a snow mobile” deleted

- **dental or plastic Surgery for cosmetic purposes, except when such Surgery is performed to:**

ID: bullet revised to read “dental care or treatment or cosmetic Surgery, except when such Surgery is performed to:” and the sub-bullets remain unchanged

NY: bullet revised to “cosmetic surgery, except when such surgery is performed to reconstruct a part of the body which was disfigured or removed as a result of an Injury;”

- **treat an Injury;**

CA: “that results directly from an Accident” added after “Injury”

NH: bullet changed to “treat or provide care for an Injury;”

NY: bullet deleted

- **correct a disorder of normal bodily function or structure that was caused by an Injury for which coverage is not otherwise excluded under this Certificate; or**

CA: "that results directly from an Accident" added after "Injury"

NY: bullet deleted

- **reconstruct a part of the body which was disfigured or removed as a result of an Injury for which coverage is not otherwise excluded under this Certificate;**

CA: "that results directly from an Accident" added after "Injury"

NY: bullet deleted

ID: New bullet added "the Covered Person's alcoholism or drug addiction;"

- **the Covered Person's mental illness, or the diagnosis or treatment of such mental illness, except for the Covered Person's use of:**

ID: bullet revised to "the Covered Person's mental or emotional disorders or treatment of such mental or emotional disorders except for the Covered Person's use of:"

MN, SD and VT: bullet and two sub-bullets deleted

NH: "care" added after "diagnosis" and before "or"

NY: bullet revised to "the Covered Person's mental or emotional disorder, alcoholism or drug addiction;"

- **any drug, medication or sedative that is taken or used as prescribed by a Physician; or**

NY: bullet deleted

- **an "over the counter" drug, medication or sedative taken as directed;**

NY: bullet deleted

- **activities required by the Covered Person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;**

FL: "Covered Person's" deleted and replaced by "Covered Person to carry out the duties and responsibilities of their"

NY: bullet revised to "the Covered Person's service in the armed forces or any auxiliary unit of the armed forces;"

- **the Covered Person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;**

NY: bullet revised to "aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline;"

- **the Covered Person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;**

ID: "If acting in a professional capacity," added at the beginning of the bullet

NY: bullet deleted

- **the Covered Person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;**

ID, NY and OR: bullet deleted

MN: "in a professional capacity in" added after "driving" and before "any"

- **the Covered Person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received;**

ID: "semi-professional or" deleted

NY and SD: bullet deleted

- the Covered Person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

ID: bullet revised to “if acting in a professional capacity, the Covered Person hang gliding, para-kiting, or sail-gliding.”

NY and OR: bullet deleted

In addition, We will not pay benefits for:

NY: this paragraph, including all of the bullets and sub-bullets, is replaced with the following: “In addition, we will not pay benefits for services or treatment received outside of the United States, Canada or Mexico.”

- a Covered Person while incarcerated in any type of penal or detention facility;

ID and MO: bullet deleted

MD: an additional bullet is added which reads “any claim for health care services that the appropriate regulatory board determines were provided as a result of a prohibited referral under § 1-302 of the Health Occupations Article;”

- any of the following outside of the United States, Canada or Mexico:

- any medical or healthcare treatment, services or transportation described in the Accident – Medical Treatment & Services Benefits section of this Certificate;

NH: add “care” after “medical” and before “or healthcare treatment”. Replace “Medical Treatment & Services” with “Medical Care & Services”

- any inpatient admission or stay in any medical or health care facility.

(CA: the following two exclusions are added:)

Intoxicants and Controlled Substances

We will not be liable for any loss sustained or contracted in consequence of the Covered Person being intoxicated or under the influence of any controlled substance, unless administered on the advice of a Physician.

Illegal Occupation or Commission of a Felony

We will not be liable for any loss for a Covered Person to which a contributing cause was:

- the Covered Person’s commission of or attempt to commit a felony; or
- such Covered Person being engaged in an illegal occupation.

(CT: The following definition is added:)

“Participation in a Riot means all forms of public violence, disorder or disturbance of the peace by three or more persons. It does not matter whether:

- there was common intent; or
- there was intent to damage any person or property, or to break the law.

General Disclaimer:

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

Some services in connection with the coverage may be performed by Transaction Applications Group, Inc. a wholly owned subsidiary of NTT Data Services, LLC. This service arrangement in no way alter Metropolitan Life Insurance Company's obligations. Coverage will continue to be administered in accordance with Metropolitan Life Insurance Company's policies and procedures.



Metropolitan Life Insurance Company

200 Park Avenue
New York, NY 10166
www.metlife.com

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U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, herein called MetLife, enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products (“Products”) with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (each an “Intermediary”). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (*number of products sold or dollar value of premium*) with MetLife. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife’s current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period; (2) the amount of premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) premium growth during a one-year period; or (6) a fixed percentage or sliding scale of the premium for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., *insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements*).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife’s base compensation and supplemental compensation plans can be found on MetLife’s Website at www.metlife.com/business-and-brokers/broker-resources/broker-compensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

Non-U.S. Coverage

When providing you with information concerning a group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXIS GBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.

Employee Benefits Proposal

Group Critical Illness Insurance
Attained Age Rate Structure

Mt. San Antonio College

Employee Paid Offer

Proposal Date: 12/9/2019

Proposal Valid Until: 3/8/2020

Proposed Customer Effective Date: 10/1/2020

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Group Critical Illness Benefits

MetLife is pleased to offer you an opportunity to provide your employees with financial protection through our Group Critical Illness Insurance as part of our robust portfolio of voluntary products. Critical Illness Insurance provides features that could be valuable to your employees, including:

- ✓ Portability through Continued Insurance with Premium Payment which gives employees the ability to keep their existing coverage when their employment status with the employer changes;¹
- ✓ No coordination with other insurance benefits;
- ✓ Employees are paid a lump-sum benefit that they can use as they feel necessary.
- ✓ Employees and their families will have access to discounts or services through MetLife Advantagessm that will provide them actionable tools and resources to help them navigate life's twists and turns.²

MetLife Critical Illness Insurance can complement existing medical coverage and help fill financial gaps caused by out-of-pocket expenses such as mortgage payments, college tuition, hiring household help, or treatment not covered by your medical plan. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as they choose.

General Enrollment Strategy Requirements

MetLife requires the employer to enable MetLife to raise awareness of the program among employees by communicating relevant information in an appropriate manner. Employer obligations include:

1. Premiums collected via payroll deduction;
2. Agreed upon enrollment method specified in this proposal including on-site enrollment support;
 - Distribution of all required enrollment materials identified by MetLife.
 - Communication through a minimum of 3 employee touch points (e.g. education through materials, emails, intranet/newsletters, onsite meetings).
3. No competing Critical Illness plan programs.

Failure to meet the requirements outlined above and/or changes to the agreed upon enrollment strategy will likely result in changes to this offering, including an increase in product rates, a change to the rate guarantee period or the program not being offered.

MetLife's proposal assumes an employer's agreement to provide the required enrollment strategy.

It is possible that combining ERISA benefit plans and voluntary insurance benefits on the same enrollment ballot may cause some voluntary insurance benefits to be deemed ERISA plans. There are steps that you can take in placing voluntary benefits on your ERISA ballot that can mitigate the risks. Specifically, segregating the ERISA and non-ERISA offerings on the ballot. We urge you to consult with your own advisor(s) on this matter.

¹ Eligibility for portability through the Continued Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

² MetLife Advantages may not be available in all states



The following section describes the specific program design, provisions and rates being proposed for this group customer.

Proposal Assumptions	
Situs State:	CA <u>Residents of most states will be covered by the situs state plan. Residents of certain states will be covered by a state specific certificate of insurance due to these states having extraterritorial laws. For specific state variations on Program Design, Benefits, Limitations and Exclusions, please contact MetLife.</u>
Standard Industry Classification (SIC)	8222
Number of Eligible Employees	1,075
Employee Eligibility	<ul style="list-style-type: none"> • Employees will be subject to an actively at work and a medical coverage requirement. An employee must be enrolled for coverage for their Spouse / Domestic Partner and / or Dependent Child(ren) to be eligible for coverage. Child(ren) are eligible for coverage from birth to age 26. • Spouses / domestic partners and dependent child(ren) must not be subject to any medical restrictions as set forth on the enrollment form and in the Certificate. Coverage for Domestic Partners varies by state. The definitions of Domestic Partner and Children vary by state. • Retirees are not eligible to enroll. • In the proposed situs state, access to Critical Illness Insurance may not be restricted to only those employees enrolled in another insurance plan, such as a high deductible health plan. Please contact MetLife for more information. • VT residents are required to be eligible for coverage if they work at least 17.5 hours a week. NH residents are required to be eligible for coverage if they work at least 15 hours a week. • The demographics and details of potential covered insureds living and working outside the United States should be discussed with your MetLife representative. This product has contractual exclusions and limitation on claims events that occur overseas; as well as eligibility restrictions for dependents that live outside the United States for an extended period of time.
Takeover	No
Contributions	100% Employee paid
Commissions	Level 0% first year and subsequent years.
Enrollment Method	<p>On Ballot</p> <p>Preferred Enrollment Conditions – Enrollment conditions where products will be placed for employee’s selection at the same time, and on the same platform as Major Medical coverage (On Ballot). This also includes instances where an Enrollment Firm is being utilized to offer these products.</p> <p>Non-Preferred Enrollment Conditions – Enrollment conditions where products will not be offered at the same time and/or on the same platform as the Major Medical</p>

	coverage (Off Ballot).
Implementation Timeline	The minimum lead time required to implement your plan is dependent on the method by which the plan will be billed and will be between 10 and 16 weeks from the date of the initial implementation meeting.

Plan Design	
Underwriting Offer	Guaranteed Issue ³
Benefit Amount	<p>Employees will be offered a choice of \$15,000 or \$30,000 Guaranteed Issue Coverage. Their Spouse/Domestic Partner will be offered 50% and child(ren) will be offered 50% of employee benefit amount.</p> <p>Benefits are paid directly to the employee based on flat schedule (not reimbursement) and there is no coordination with other insurance coverage.</p>
Total Benefit Amount (TBA)	300% of the initial benefit amount elected. MetLife will pay benefits for each covered person until the Total Benefit Amount for that person is reached.
Pre-Existing Condition Limitation	3 months prior; excluded for 6 months. Does not apply to Heart Attack or Stroke.
Portability (Continuation of Insurance with Premium Payment)⁴	Will be made available on a direct bill basis for terminated and retired employees at active group rates.
Survival Period	None

³ 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.

⁴ Eligibility for portability through the Continued Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

Plan Design⁵		
<u>Benefit for Covered Conditions</u>	<u>Initial Benefit</u>	<u>Recurrence Benefit</u>
Alzheimer's Disease	100% of Benefit Amount	NONE
Coronary Artery Bypass Graft	100% of Benefit Amount	50% of Benefit Amount
Full Benefit Cancer	100% of Benefit Amount	50% of Benefit Amount
Partial Benefit Cancer	25% of Benefit Amount	12.5% of Benefit Amount
Heart Attack	100% of Benefit Amount	50% of Benefit Amount
Kidney Failure	100% of Benefit Amount	NONE
Major Organ Transplant	100% of Benefit Amount	NONE
Stroke	100% of Benefit Amount	50% of Benefit Amount
Listed Conditions:	<p><u>Receive 25% of the initial benefit amount for 22 conditions:</u></p> <p>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.</p> <p>A Covered Person may only receive one benefit payment for a Listed Condition in his/her lifetime.</p>	
Benefit Suspension Period	<p>After a covered condition occurs there is a 365 days Benefit Suspension Period during which the plan does not pay Recurrence benefits. The Benefit Suspension Period does not apply to first occurrences of distinct covered conditions.</p> <p>We will not pay Recurrence benefits for Full Benefit Cancer or Partial Benefit Cancer benefits unless the insured has not been treated nor had symptoms for at least 180 days.</p>	

Other Benefits	
Health Screening Benefit	<p>If a covered person takes one of the screening/prevention measures listed below while such covered person is insured under the certificate MetLife will pay a health screening benefit upon submission of proof that such measure was taken. When MetLife receives such proof, MetLife will review it, and if MetLife approves the claim, MetLife will pay a health screening benefit of \$50.</p> <p>The covered tests are: Annual physical exam, biopsies for cancer, blood test</p>

⁵ Ask your MetLife representative for information on other plan designs and benefits that may be available based on MetLife's guidelines, group size, underwriting and state requirements

	<p>to determine total cholesterol, blood test to determine triglycerides, bone marrow testing, breast MRI, breast ultrasound, breast sonogram, cancer antigen 15-3 blood test for breast cancer (CA 15-3), cancer antigen 125 blood test for ovarian cancer (CA 125), carcinoembryonic antigen blood test for colon cancer (CEA), carotid Doppler, any cervical cancer screening test approved by the federal Food and Drug Administration upon approval by the Covered Person's Physician; chest x-rays, clinical testicular exam, colonoscopy, digital rectal exam (DRE), Doppler screening for cancer, Doppler screening for peripheral vascular disease, Echocardiogram, electrocardiogram (EKG), endoscopy, fasting blood glucose test, fasting plasma glucose test, flexible sigmoidoscopy, hemoccult stool specimen, hemoglobin A1C, a human papillomavirus (HPV) test that is approved by the federal Food and Drug Administration; human papillomavirus (HPV) vaccination, lipid panel, oral cancer screening, pap smears or thin prep pap test, prostate-specific antigen (PSA) test, serum cholesterol test to determine LDL and HDL levels, serum protein electrophoresis, skin cancer biopsy, skin cancer screening, skin exam, stress test on bicycle or treadmill, successful completion of smoking cessation program, tests for sexually transmitted infections (STIs), thermography, two hour post-load plasma glucose test, ultrasounds for cancer detection, ultrasound screening of the abdominal aorta for abdominal aortic aneurysms, and virtual colonoscopy.</p> <ul style="list-style-type: none"> • If a covered person undergoes a Covered Mammogram while such covered person is insured under the group policy, proof of the Covered Mammogram must be sent to MetLife. When MetLife receives such proof, MetLife will review the claim and if MetLife approves, it will pay \$200 for such Covered Mammogram. • We will only pay one health screening benefit per covered person per calendar year. • Health Screening Benefits are not available in all states. • MT residents will have a separate \$70 mammogram benefit.
<p>MetLife AdvantagesSM - Services or Discounts added at no additional cost to you or your employees</p>	<p>Will Preparation Services¹</p> <p>As an added benefit your employees will have access to MetLife's online will preparation services provided by SmartLegalForms to create a binding will, living will or assign a power of attorney.</p> <p>MetLife VisionAccess²</p> <p>As an added benefit your employees will have access to the MetLife VisionAccess discount program. The program provides a discount on eye exams, glasses and frames, and laser vision correction when visiting a participating private practice.</p> <p>Digital Legacy (MetLife Infinity)³</p> <p>As an added benefit your employees will be able to create an account from web, mobile and tablet devices where they can to upload, store and share digital assets including pictures, videos, audio files and documents. Assets are stored in collections where employees can share with family and friends through scheduled releases now or in the future. An employee can also set up a "trusted" individual who can release collections if the user becomes unable to do so in their future.</p>



MetLife AdvantagesSM availability may vary by state.

¹WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. The WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

²MetLife VisionAccess is a discount program and not an insured benefit. The program is available at no charge regardless of enrollment in other MetLife benefits as long as the plan sponsor has an active MetLife group product. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. MetLife Vision Access is available to anyone regardless of affiliation with MetLife.

³MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.

Rate Information							
Rate Structure	Attained Age						
Rate Guarantee Period	3 Years, subsequent years' rates subject to change If Preferred Enrollment conditions are met, the rate guarantee is extended by one additional year.						
Monthly Premium Calculation	Employee, spouse and child(ren) premiums will be based on the employee's age, benefit amount, and tobacco-use status (if applicable). Monthly premium rates will be calculated as premium rates per \$1,000 from the rate table(s) below, multiplied by benefit amount divided by 1,000.						
Policy and Rate Changes	Policy premiums are due on the first day of each month. MetLife reserves the right to change its rates for any of the following reasons: <ul style="list-style-type: none"> • The composition of the group, employees, dependents or the Critical Illness insurance volume has changed 10% or more from the date when quoted. • Any of the plan designs are changed. • A change in applicable law requires a change in the insurance provided by the policy or the classes of persons eligible for insurance under the plan. 						
Supplemental Fees	None						
Minimum Participation Requirements	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Product / Eligible Population</th> <th style="text-align: center;">200</th> <th style="text-align: center;">4,999 Lives</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Critical Illness</td> <td style="text-align: center;">5%</td> <td></td> </tr> </tbody> </table> <p><i>Minimum participation requirements are waived if Preferred Enrollment conditions apply. See Enrollment Method under the Proposal Assumptions section above.</i></p>	Product / Eligible Population	200	4,999 Lives	Critical Illness	5%	
Product / Eligible Population	200	4,999 Lives					
Critical Illness	5%						



Premium Structure
Monthly Premium for \$1,000 of Coverage

Attained Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse / Children
<25	\$0.40	\$0.65	\$0.62	\$0.87
25-29	\$0.42	\$0.69	\$0.64	\$0.91
30-34	\$0.55	\$0.87	\$0.77	\$1.09
35-39	\$0.65	\$1.02	\$0.87	\$1.24
40-44	\$0.77	\$1.22	\$0.99	\$1.43
45-49	\$1.10	\$1.71	\$1.32	\$1.93
50-54	\$1.60	\$2.48	\$1.82	\$2.70
55-59	\$2.21	\$3.43	\$2.43	\$3.65
60-64	\$2.94	\$4.57	\$3.16	\$4.78
65-69	\$4.02	\$6.25	\$4.24	\$6.46
70+	\$5.86	\$9.06	\$6.08	\$9.28

**Multiply the per \$1,000 rates shown above by the benefit amount divided by \$1,000 (e.g., 15 for \$15,000 of coverage) and round to two decimals to calculate rates for the quoted benefit amounts. Note that the per \$1,000 rates are only applicable to the benefit amounts shown in this C&B. Final implemented rates may vary slightly due to rounding.*

CRITICAL ILLNESS ATTAINED AGE INSURANCE EXCLUSIONS & LIMITATIONS

PLEASE NOTE:

Exclusions and limitations in any policy and certificate issued will be based on the policyholder's situs state, plan design and states where employees reside. If the policyholder has employees residing in the following states, that state's Exclusions and Limitations will apply: Alaska, Arkansas, Connecticut, Delaware, Idaho, Louisiana, Minnesota, Mississippi, Montana, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Texas, Utah, Vermont, West Virginia, Wisconsin, Washington and Wyoming.

How to read this section:

Exclusions appear in **bold font**. Applicable state variations are noted in *italics*.

Exclusion for Intoxication

We will not pay benefits for any covered condition that is caused by, contributed to by, or results from a covered person's involvement in an incident, where such covered person is intoxicated at the time of the incident and is the operator of a vehicle involved in the incident.

Intoxicated means that the covered person's alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident happen.

CA: this exclusion was deleted and replaced with the following:

Intoxicants and Controlled Substances

We shall not be liable for any loss sustained or contracted in consequence of the covered person's being intoxicated or under the influence of any controlled substance unless administered on the advice of a physician.

Illegal Occupation or Commission of a Felony

We shall not be liable for any loss to which a contributing cause was the commission of or attempt to commit a felony by the covered person whose injury or sickness is the basis of claim, or to which a contributing cause was such covered person's being engaged in an illegal occupation.

ID, MD, MN, NV, NY, OR, SD, VT, WA: exclusion deleted

IL: "contributed to by" was deleted from the first sentence

MT: "voluntarily" added after "covered person is" and before "intoxicated" in the first paragraph.

NJ: The first paragraph is deleted and replaced with the following: "We will not pay benefits for any covered condition that is caused by, contributed to by, or results from a covered person's being intoxicated or being under the influence of any narcotic unless administered or consumed on the advice of a physician."

General Exclusions

We will not pay benefits for covered conditions caused or contributed to by, or resulting from a covered person:

IL: "contributed to by" deleted

NY: replaced with: "We will not pay benefits for any loss for a covered person caused or contributed to by the covered person"

- **participating in a felony, riot or insurrection;**

CA, MD: bullet deleted

NC: "actively" added before "participating".

NE: bullet deleted and replaced with the following:

- o “committing a felony or attempting to commit a felony;
- o participating in a riot or insurrection;”

NJ: bullet deleted and replaced with “committing or attempting to commit a felony;”

WI: bullet deleted and replaced with “participating in a felony, riot or insurrection for which such covered person was convicted;”

- **intentionally causing a self-inflicted injury;**

MN: bullet deleted

- **committing or attempting to commit suicide while sane or insane;**

MO, VT: “or insane” deleted

MN: bullet deleted

NY: “while sane or insane” deleted

- **voluntarily taking or using any drug, medication or sedative unless it is:**

CA, MD, NJ, NV, SD, VT, WA: bullet and two sub-bullets deleted

CT: bullet and two sub-bullets deleted – exclusion added that reads as follows: “We will not pay benefits for any covered conditions caused by the voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by the covered person’s physician.”

KY: “drug” deleted and replaced with “narcotic, hallucinogen”

MN, NE: “drug, medication or sedative” deleted and replaced with “narcotic”

NY: bullet revised to read “being intoxicated or under the influence of any narcotic, unless administered on the advice of a physician; or” and two sub-bullets deleted

- **taken or used as prescribed by a physician;**

- **an “over the counter” drug, medication or sedative taken according to package directions;**

KY: “drug” deleted and replaced with “narcotic, hallucinogen”

MN: bullet deleted

NE: “drug, medication or sedative” deleted and replaced with “narcotic”

- **engaging in an illegal occupation; or**

CA, MD, NY: bullet deleted

- **serving in the armed forces or any auxiliary unit of the armed forces of any country.**

We will not pay benefits for covered conditions arising from war or any act of war, even if war is not declared.

OK: exclusion deleted

We will not pay benefits for any covered condition for which diagnosis is made outside the United States, unless the diagnosis is confirmed in the United States, in which case the covered condition will be deemed to occur on the date the diagnosis is made outside the United States.

MN: paragraph deleted and replaced with the following: “We will not pay benefits for any covered condition for which diagnosis is made outside the United States, unless the diagnosis is later confirmed in the United States. If this happens, the covered condition will be deemed to have occurred on the date the diagnosis outside the United States was made.”

NY: paragraph deleted and replaced with the following: "We will not pay benefits for any covered condition for which diagnosis is made outside the United States, Canada or Mexico, unless the diagnosis is confirmed in the United States, Canada or Mexico, in which case the covered condition will be deemed to occur on the date of the diagnosis made outside the United States, Canada or Mexico."

Limitations

Reduction of Benefits On Account of Prior Claims Paid

We will reduce what we pay for a claim so that the amount we pay, when combined with amounts for all claims we have previously paid for the same covered person, does not exceed the Total Benefit Amount that was in effect for that covered person on the date of the most recent covered condition. This provision does not apply to claim payments for Supplemental Benefits.



General Disclaimer:

METLIFE 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 may vary by state. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. A more detailed description of the benefits, limitations, and exclusions applicable 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 GPNP09-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.

Some services in connection with the coverage may be performed by our affiliate, MetLife Services and Solutions, LLC or by Transaction Applications Group, Inc. a wholly owned subsidiary of NTT Data Services, LLC. These service arrangements in no way alter Metropolitan Life Insurance Company's obligations. Coverage will continue to be administered in accordance with Metropolitan Life Insurance Company's policies and procedures.

Metropolitan Life Insurance Company

200 Park Avenue
New York, NY 10166
www.metlife.com

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U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, herein called MetLife, enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products (“Products”) with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (each an “Intermediary”). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (*number of products sold or dollar value of premium*) with MetLife. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife’s current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period; (2) the amount of premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) premium growth during a one-year period; or (6) a fixed percentage or sliding scale of the premium for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., *insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements*).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife’s base compensation and supplemental compensation plans can be found on MetLife’s Website at www.metlife.com/business-and-brokers/broker-resources/broker-compensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

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Employee Benefits Proposal

Legal Plan (MetLaw[®])

For Groups with 1,000 - 4,999

Benefit Eligible Employees

Mt. San Antonio College

C&B Issue Date: 12/9/2019

Proposed Plan Effective Date: 10/1/2020

Cost and Benefit Summary

This C&B is valid for 90 days from the C&B Issue Date. Where applicable, rates and plan design information reflect what would be offered under the proposed situs state. Please contact your MetLife representative for state variations.

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Introduction

MetLife's Integrated Benefits Approach

Bringing you the broadest voluntary benefits portfolio you can find in one place. Consider adding options from MetLife's unmatched product suite. The following product is now available to you through your broker.

✓ **Legal Plan (MetLaw®)**

MetLife's expanded voluntary product suite and simplified service experience can help you enhance your benefits program and offer more benefit choices to your employees.

- ✓ **60%** of employees say they are interested in having their employer provide a wider array of non-medical benefits that they can choose to purchase and pay for on their own.¹
- ✓ **83%** of employees would be willing to take a small pay cut in order to have a better choice of benefits from their employer.¹
- ✓ **73%** of employees say that having benefits customized to meet their needs would increase loyalty to their employer.¹

More Benefits, Less Work

Expand your benefits offering. Offer two additional product options from MetLife – Accident, Auto and Home, Cancer, Critical Illness, Dental, Disability (STD, LTD, IDI), Hospital Indemnity, Legal Services, Permanent Life (GUL, GVUL, WL), or Term Life and AD&D (product availability varies by customer) – and gain valuable new advantages including consolidated multiple benefits through MetLife and its affiliates, no minimum participation requirements, and a coordinated, multi-product enrollment process.² With MetLife's expanded product suite, now available through your broker, you can enhance your benefits program to offer more choices for your employees and easily add options as your business changes and grows.

Introducing a simplified service model. MetLife's new end-to-end service experience across products – including one service contact, a dedicated implementation manager and flexible enrollment options – makes adding voluntary products easier for you. In addition, selecting a carrier that provides a broad portfolio of benefits to choose from creates valuable administrative efficiencies from the initial implementation through ongoing service.

Implement with ease.³ Getting new voluntary plans up and running smoothly is easy thanks to streamlined processes across products and a dedicated implementation manager. Consolidating multiple product offerings with a single carrier streamlines the end-to-end service experience and creates valuable administrative efficiencies for you.

Choose what fits. MetLife offers a range of flexible options that easily adapt and integrate into your existing enrollment program. Or, we can work with you to design a program that's the right fit for you and your employees. From start to finish, you'll work with your MetLife benefits team to assess your program and identify the tactics, tools and opportunities that create an effective enrollment experience for your employees and drives results for your company. You choose the right combination – ranging from full service to a la carte options – all designed to make it easy for your employees to enroll.

¹ Source: MetLife's 16th Annual U.S. Employee Benefit Trends Survey

² A Dental, Disability or Term Life and AD&D coverage must be an existing coverage or one of the products purchased to receive the bundling advantages, including first-year enrollment credits and waived participation requirements.

³ The minimum lead time required to implement your plan will be between 10 and 16 weeks (6 and 12 weeks for Auto and Home plans), depending on the method by which the plan will be billed, from the date of the initial implementation meeting/call to the effective date.

Legal Plan (MetLaw[®])

Smart. Simple. Affordable.[®]

By offering **MetLaw[®] from Hyatt Legal Plans, a MetLife company⁴**, employers can provide their employees with **convenient access to legal services they may not be able to afford on their own**, while enhancing the value of their benefits package. Many consumers who need a lawyer do not seek legal help, partly because they fear the cost or struggle to find the right attorney. MetLaw adds value to benefits plans with minimal cost, and has high levels of enrollment and usage.

A Nationwide Network of Attorneys

MetLaw is a voluntary group legal plan that can help employers increase the value of their benefits offerings by providing employees with convenient access to affordable legal services. Plan members may receive services through a **nationwide network of more than 15,000 attorneys**, or from an out-of-network attorney.

Hyatt Legal Plans has been administering group legal plans since 1981 and is **the nation's largest provider of group legal plans**, serving four million group legal plan members and dependents including more than 200 of the Fortune 500[®] companies.⁵

Extensive Legal Services

MetLaw provides easy, direct access to a national network of attorneys who provide telephone advice and office consultations on an **unlimited number of personal legal matters and fully covered services for the most frequently needed personal legal matters (excluding employment issues)**. Participants may also receive service from out-of-network attorneys.

Examples of covered legal services include:

- Preparation of wills and trusts
- Real estate matters
- Debt matters, including identity theft defense
- Consumer protection
- Document preparation and review
- Traffic and juvenile matters
- Family law, including adoptions

Network attorneys are carefully selected and monitored by Hyatt Legal Plans, and **have an average of 25 years of experience in the practice of law**.

Right for Employees

More than 85% of MetLaw participants renew each year.⁶ Here are some reasons why:

- **Easy to use.**
- **Freedom of choice:** Participants have the option of using any *attorney, anywhere, anytime.*⁷
- **No waiting periods, deductibles, co-payments or claim forms** when covered services are provided by network attorneys.

⁴ Group legal plans are provided by Hyatt Legal Plans, a MetLife Company, Cleveland, OH. In certain states, the plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI.

⁵ Hyatt Legal Plans 2018 internal data. FORTUNE 500[®] is a registered trademark of FORTUNE[®] magazine, a division of Time, Inc.

⁶ Annual average participant retention rate for voluntary plans when offered as a passive re-enrollment, Hyatt internal statistics, 2017.

⁷ Participants will be given a fee reimbursement schedule showing the maximum amount payable for services provided by an out-of-network attorney, and are responsible for paying the difference between the reimbursement amount and the attorney's actual charge for the services.

Making It Easy With Best-In-Class Service

- **Easy to locate attorneys and schedule appointments** by calling Hyatt's award-winning Client Service Center⁸ toll-free (800-821-6400) and speaking to a knowledgeable and experienced representative, or by visiting Hyatt's website, members.legalplans.com.
- **Guaranteed satisfaction:** Responsive customer service, supported by a money-back guarantee.

Legal Plan (MetLaw[®]) Rate Quotation for Mt. San Antonio College

Cost Per Employee Per Month (Covers Spouse and Dependents⁹) for MetLaw:

\$18.00 for Standard Plan

This rate quotation assumes an employee-paid group legal plan situated in CA. If Mt. San Antonio College elects to be represented by a benefits broker/consultant in connection with the MetLaw plan, a commission schedule of 10% on first year and subsequent years business will be paid. Standard broker compensation for brand new legal plans is included in the monthly rate. We will guarantee the rate for up to three years upon execution of a contract for the same term.

Value Added Services from Hyatt Legal Plans and PlanSmart^{®10}

Providing valuable legal and financial education resources can help your employees be better prepared and make informed decisions. Your Hyatt Legal Plan includes access to PlanSmart's Retirewise[®], an award-winning, no cost, on-site workshop series that offers comprehensive retirement and financial education. These valuable, important resources, combined with your Hyatt legal plan, provide your employees with an unbeatable value.

For more comprehensive plan design information, and for more information on the exclusions and limitations that apply to coverage, please refer to the Benefit Definitions in the Appendix.

This quote assumes the legal plan will take effect in 2020, including January 1, 2021 effective dates. Prices are subject to change for plans taking effect after January 1, 2021. Group legal plans provided by Hyatt Legal Plans, Inc., a MetLife Company, Cleveland, OH. In certain states, group legal plans provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Please contact Hyatt Legal Plans for complete details on covered services including trials. No service, including advice and consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife[®] and affiliates, and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm matters, business or investment matters, matters involving property held for investment or rental, or issues when the Participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters listed above under Legal Representation.

This quote was developed assuming the following number of lives will be eligible for the plan: 1,075

⁸ 2015, 2016, 2017 & 2018 American Business Awards; Stevie Award, Customer Service Department of the Year

⁹ A dependent is defined as a spouse or domestic partner of the Plan Member and/or child who is up to the age of 26 and unmarried, or who is disabled.

¹⁰ MetLife administers the PlanSmart program, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing this program through MetLife.

Legal Plan (MetLaw[®]) Benefit Definitions

ADVICE AND CONSULTATION

Office Consultation

This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The Plan Attorney will explain the Participant's rights, point out his or her options and recommend a course of action. The Plan Attorney will identify any further coverage available under the Plan, and will undertake representation if the Participant so requests. If representation is covered by the Plan, the Participant will not be charged for the Plan Attorney's services. If representation is recommended, but is not covered by the plan, the Plan Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Plan Attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a Participant may use this service; however, for a non-covered matter, this service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake his or her own representation.

Telephone Advice

This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The Plan Attorney will explain the Participant's rights, point out his or her options and recommend a course of action. The Plan Attorney will identify any further coverage available under the Plan, and will undertake representation if the Participant so requests. If representation is covered by the Plan, the Participant will not be charged for the Plan Attorney's services. If representation is recommended, but is not covered by the plan, the Plan Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Plan Attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a Participant may use this service; however, for a non-covered matter, this service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake his or her own representation.

Attorney Services for Non-Covered Matters – Four Hour Maximum

For non-covered matters that are not otherwise excluded, this benefit provides four hours of attorney time and services per year. The Participant is responsible to pay fees beyond the 4 hours. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents annually.

CONSUMER PROTECTION

Consumer Protection Matters

This service covers the Participant as a plaintiff, for representation, including trial, in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction and is documented in writing. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.

Small Claims Assistance

This service covers counseling the Participant on prosecuting a small claims action; helping the Participant prepare documents; advising the Participant on evidence, documentation and witnesses; and preparing the Participant for trial. The service does not include the Plan Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

Personal Property Protection

This service covers counseling the Participant over the phone or in the office on any personal property issue such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is also included. The service also includes reviewing any personal legal documents and preparing promissory notes, affidavits and demand letters.

DEBT MATTERS

Debt Collection Defense

This benefit provides Participants with an attorney's services for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, up to and including trial if necessary. It includes a motion to vacate a default judgment. It does not include counter, cross or third party claims; bankruptcy, any action arising out of family law matters including support and post decree issues; or any matter where the creditor is affiliated with the sponsor or employer.

Identity Theft Defense

This service provides the Participant with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides the Participant with online help and information about identity theft and prevention. It does not include counter claims, cross claims, bankruptcy, any action arising out of divorce or post decree matters, or any matter where the creditor is affiliated with the sponsor or employer.

Identity Management Services

This service provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, LLC. These services include both Proactive Services when the Participant believes their personal data has been compromised as well as Resolution Services to assist the Participant in recovering from account takeover or identity theft with unlimited assistance to fix issues, handle notifications, and provide victims with credit and fraud monitoring. Theft Support, Fraud Support, Recovery and Replacement services are covered by this service.

Personal Bankruptcy or Wage Earner Plan

This service covers the Employee and spouse in pre-bankruptcy planning, the preparation and filing of a personal bankruptcy or Wage Earner petition, and representation at all court hearings and trials. This service is not available if a creditor is affiliated with the Employer, even if the Employee or spouse chooses to reaffirm that specific debt.

Tax Audits

This service covers reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Participant's tax return; negotiating with the agency; advising the Participant on necessary documentation; and attending an IRS or a state or local taxing authority audit. The service does not include prosecuting a claim for the return of overpaid taxes or the preparation of any tax returns.

DEFENSE OF CIVIL LAWSUITS

Administrative Hearing Representation

This service covers Participants in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse governmental action. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.

Civil Litigation Defense

This service covers the Participant in defense of an arbitration proceeding or civil proceeding before a municipal, county, state or federal administrative board, agency or commission, or in a trial court of general jurisdiction. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters, matters with criminal penalties or litigation of a job-related incident. Services do not include bringing counterclaims, third party or cross claims.

Incompetency Defense

This service covers the Participant in the defense of any incompetency action, including court hearings when there is a proceeding to find the Participant incompetent.

DOCUMENT PREPARATION

Affidavits

This service covers preparation of any affidavit in which the Participant is the person making the statement.

Deeds

This service covers the preparation of any deed for which the Participant is either the grantor or grantee.

Demand Letters

This service covers the preparation of letters that demand money, property or some other property interest of the Participant, except an interest that is an excluded service. It also covers mailing them to the addressee and forwarding and explaining any response to the Participant. Negotiations and representation in litigation are not included.

Mortgages

This service covers the preparation of any mortgage or deed of trust for which the Participant is the mortgagor. This service does not include documents pertaining to business, commercial or rental property.

Promissory Notes

This service covers the preparation of any promissory note for which the Participant is the payor or payee.

Document Review

This service covers the review of any personal legal document of the Participant, such as letters, leases or purchase agreements.

Elder Law Matters

This service covers counseling the Participant over the phone or in the office on any personal issues relating to the Participant's parents as they affect the Participant. The service includes reviewing documents of the parents to advise the Participant on the effect on the Participant. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The service also includes preparing deeds involving the parents when the Participant is either the grantor or grantee; and preparing promissory notes involving the parents when the Participant is the payor or payee.

FAMILY LAW

Name Change

This service covers the Participant for all necessary pleadings and court hearings for a legal name change.

Prenuptial Agreement

This service covers representation of the Plan Member and includes the negotiation, preparation, review and execution of a Prenuptial Agreement between the Plan Member and his or her fiancé/partner prior to their marriage or legal union (where allowed by law). It does not include subsequent litigation arising out of a prenuptial agreement. The fiancé/partner must either have separate counsel or waive his/her right to representation.

Protection from Domestic Violence

This service covers the Employee only, not the spouse or dependents, as the victim of domestic violence. It provides the Employee with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, or representation for the offender.

Adoption and Legitimization (Contested and Uncontested)

This service covers all legal services and court work in a state or federal court for an adoption for the Plan Member and spouse. Legitimization of a child for the Plan Member and spouse, including reformation of a birth certificate, is also covered.

Guardianship or Conservatorship (Contested or Uncontested)

This service covers establishing a guardianship or conservatorship over a person and his or her estate when the Plan Member or spouse is being appointed as guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship or conservatorship is sought, any annual accountings after the initial accounting, or terminating the guardianship or conservatorship once it has been established.

IMMIGRATION

Immigration Assistance

This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Participant prepare for hearings.

PERSONAL INJURY

Personal Injury (25% Network Maximum)

Subject to applicable law and court rules, Plan Attorneys will handle personal injury matters (where the Participant is the plaintiff) at a maximum fee of 25% of the gross award. It is the Participant's responsibility to pay this fee and all costs.

REAL ESTATE MATTERS

Boundary or Title Disputes (Primary Residence)

This service covers negotiations and litigation arising from boundary or real property title disputes involving a Participant's primary residence, where coverage is not available under the Participant's homeowner or title insurance policies. The service includes filing to remove a mechanic's lien.

Eviction and Tenant Problems (Primary Residence – Tenant Only)

This service covers the Participant as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.

Security Deposit Assistance (Primary Residence – Tenant Only)

This service covers counseling the Participant as a tenant in recovering a security deposit from the Participant's residential landlord for the Participant's primary residence; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. It also covers assisting the Participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Participant for the small claims trial. The service does not include the Plan Attorney's attendance or representation at small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

Home Equity Loans (Primary Residence)

This service covers the review or preparation of a home equity loan on the Participant's primary residence.

Home Equity Loans (Second or Vacation Home)

This service covers the review or preparation of a home equity loan on the Participant's second or vacation home.

Property Tax Assessment (Primary Residence)

This service covers the Participant for review and advice on a property tax assessment on the Participant's primary residence. It also includes filing the paperwork; gathering the evidence; negotiating a settlement; and attending the hearing necessary to seek a reduction of the assessment.

Refinancing of Home (Primary Residence)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Participant's primary residence. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.

Refinancing of Home (Second or Vacation Home)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Participant's second home or vacation home. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.

Sale or Purchase of Home (Primary Residence)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's primary residence or of a vacant property to be used for building a primary residence. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home, vacation property, rental property, property held for business or investment or leases with an option to buy.

Sale or Purchase of Home (Second or Vacation Home)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new second home or vacation home, the purchase agreement,

mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's second home or vacation home or of a vacant property to be used for building a second home or vacation home. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home or vacation home held for rental purpose, business, investment or income or leases with an option to buy.

Zoning Applications

This service provides the Participant with the services of a lawyer to help get a zoning change or variance for the Participant's primary residence. Services include reviewing the law, reviewing the surveys, advising the Participant, preparing applications, and preparing for and attending the hearing to change zoning.

TRAFFIC AND CRIMINAL MATTERS

Juvenile Court Defense

This service covers the defense of a Participant and a Participant's dependent child in any juvenile court matter, provided there is no conflict of interest between the Participant and the dependent child. When a conflict exists, or where the court requires separate counsel for the child, this service provides an attorney for the Plan Member only, including services for Parental Responsibility.

Traffic Ticket Defense (No DUI)

This service covers representation of the Participant in defense of any traffic ticket including traffic misdemeanor offenses, except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor and trial.

Restoration of Driving Privileges

This service covers the Participant with representation in proceedings to restore the Participant's driving license.

WILLS AND ESTATE PLANNING

Trusts

This service covers the preparation of revocable and irrevocable living trusts for the Participant. It does not include tax planning or services associated with funding the trust after it is created.

Living Wills

This service covers the preparation of a living will for the Participant.

Powers of Attorney

This service covers the preparation of any power of attorney when the Participant is granting the power.

Probate (10% Network Discount)

Subject to applicable law and court rules, Plan Attorneys will handle probate matters at a fee 10% less than the Plan Attorney's normal fee. It is the Participant's responsibility to pay this reduced fee and all costs.

Wills and Codicils

This service covers the preparation of a simple or complex will for the Participant. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning.

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Metropolitan Life Insurance Company

200 Park Avenue
New York, NY 10166
www.metlife.com



U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, herein called MetLife, enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products ("Products") with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (each an "Intermediary"). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (number of products sold or dollar value of premium) with MetLife. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife's current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period; (2) the amount of premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) premium growth during a one-year period; or (6) a fixed percentage or sliding scale of the premium for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Website at www.metlife.com/business-and-brokers/broker-resources/broker-compensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

Non-U.S. Coverage

When providing you with information concerning a group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXIS GBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.

Employee Benefits Proposal

Auto Insurance

Mt. San Antonio College
Employee Paid Offer
Proposal Date: 12/9/2019
Proposal Valid Until: 3/8/2020
Proposed Effective Date: 10/1/2020

MetLife's Integrated Benefits Approach

Bringing you the broadest voluntary benefits portfolio you can find in one place. Consider adding an **Auto Insurance** option from MetLife's unmatched product suite, now available to you through your broker.

MetLife's expanded voluntary product suite includes the MetLife Auto & Home[®] Group Insurance Program and a simplified service experience that can help you enhance your benefits program and offer more benefit choices to your employees.

- ✓ 72% of survey employees agree that the ability to customize benefits increases loyalty.*
- ✓ Even in the age of social media, most employees look to workplace experts rather than friends and family when they want expertise about their benefits.*
- ✓ Employees are interested in having their employer provide a wider array of non-medical benefits that they can choose to purchase and pay for on their own.*
- ✓ The Study found that auto and home insurance is a must-have benefit offered by their employer.*

More Benefits, Less Work

Introducing a simplified service model.

MetLife's new end-to-end service experience across products – including one service contact, a dedicated implementation manager and flexible enrollment options – makes adding voluntary products easier for you. In addition, selecting a carrier that provides a broad portfolio of benefits to choose from creates valuable administrative efficiencies from the initial implementation through ongoing service.

Implement with ease.**

Getting new voluntary plans/programs up and running smoothly is easy thanks to streamlined processes across products and a dedicated implementation manager. Consolidating multiple product offerings with a single carrier streamlines the end-to-end service experience and creates valuable administrative efficiencies for you.

Choose what fits.

MetLife offers a range of flexible options that easily adapt and integrate into your existing enrollment program. Or, we can work with you to design a program that's the right fit for you and your employees. From start to finish, you'll work with your MetLife benefits team to assess your program and identify the tactics, tools and opportunities that create an effective enrollment experience for your employees and drives results for your company. You choose the right combination – ranging from full service to a la carte options – all designed to make it easy for your employees to enroll/apply.***

* MetLife's 15th Annual Study of Employee Benefits Trends 2017

*** The minimum lead time required to implement your plan/program will be between 10 and 16 weeks (6 and 12 weeks for the MetLife Auto & Home Group Insurance Program), depending on the method by which the plan/program will be billed, from the date of the initial implementation meeting/call to the effective date.

Auto Insurance

Helping Employees Protect Their Valuable Property

An insurance policy from MetLife Auto & Home¹ provides insurance protection that reflects our promise to help our customers recover from unexpected events. For more than 35 years, we have proven to be a great asset to corporate benefits programs.

Adding Value to Benefits Plans

The MetLife Auto & Home[®] Group Insurance Program provides qualified employees with access to the personal lines of property and casualty insurance they need with attractive group savings. Many valuable discounts are available. The following are some examples:

- **Competitive Group Discounts**
- **Payroll Deduction Discount[^]**
- **Automatic Deduction from Checking Account Discounts**
- **Employment Tenure Discounts^{^^}**
- **Superior Driver Discount**

Protecting What's Important

MetLife Auto & Home offers a broad line of insurance policies:

- Auto
- Boat Insurance
- Flood²
- Motorcycle
- Personal Excess Liability
- Recreational Vehicle
- Renters
- Condo

A policy from MetLife Auto & Home offers **many unique features** and not always found with other insurance policies:

- **Replacement Cost Coverage for Total Losses³**: In a total covered loss with a new vehicle, previously untitled and within the first year or 15,000 miles (whichever comes first), the vehicle would be repaired or replaced with a new car. No deduction will be taken for depreciation.
- **Replacement Costs for Special Parts⁴**: With special parts coverage, you'd get the repair or replacement of certain parts despite their wear and tear condition at the time of the accident.
- **Deductible Savings Benefit⁵**: A \$50 benefit that may be used toward the insured's deductible for every year of claim-free driving (up to five years).
- **Identity Protection Services⁶**: An automatic feature provided to automobile insurance customers, at no extra charge.

We Work Hard to Satisfy Employees

- **Quick and Simple** - Employees can get quotes and information any way they choose – phone, online or on- site. By providing quick and simple shopping and service experiences we make it easier for your employees to get the right coverage.
- **One toll-free number and extended service hours** for application, customer service, and claims processing.
- **Toll-free claim reporting** available 24/7.
- **MetLife Auto & Home Concierge Auto Repair Experience® (CARE)⁷**—Guarantees repairs for as long as you own your vehicle.
- **BonusDrive** – Employees can receive a new car reward payment check, from BonusDrive, that is mailed directly to them, when they purchase or lease a qualifying new vehicle.⁹ This offer is in addition to all applicable manufacturer/dealer discounts and rebates.

General Enrollment Strategy Requirements

MetLife Auto & Home will use an employer-provided employee list for direct mail and/or email campaigns advising employees of the availability of the Group Insurance Program up to four times a year.

This MetLife Auto & Home Group Insurance Program offers insurance policies that are individually underwritten. Availability and rates are based on the profile of the individual applicant and the insurance policies and coverages that he or she elects. If the group elects to be represented by a benefits broker/consultant in connection with the MetLife Auto & Home Group Insurance Program, a 3% commission on first year and subsequent years business will be paid.

¹ MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify. Policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your local MetLife Auto & Home representative or the company.

² Not eligible for group discounts. Provided by MetLife Auto & Home as part of the National Flood Insurance Program (NIFP), managed by the federal government.

³ Does not apply to a substitute, leased, or a vehicle you do not own. Subject to deductible.

⁴ Not available in all states such as NC. Subject to deductible. See policy for restrictions.

⁵ Deductible savings benefit is not available in all states. In New York State, drivers must pay a state-required minimum deductible before using this benefit. Depending on your policy form, the benefit could be up to \$250 or \$500.

⁶ Identity Protection services are not available to auto customers in NC or NH nor with all policy forms. Identity Protection Services are available in NC homeowner policies with the optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium.

⁷ Not available in all states. Repairs guaranteed when a repair shop in our nationwide guaranteed repair program network is chosen. Insureds are not required to use network repair shops.

⁹ Terms and conditions apply. Visit bonusdrive.com for participating manufacturers and more details.

[^] Payroll deduct discount is not available in CA, FL, HI, LA, ME, MA, MS, NY, TN, WA and WY.

^{^^} Employment Tenure Discount is not available in CA, HI, MA, MD, SC, TN and WY.