

Commander Navy Installations Command (CNIC) Plan Benefits

MetLife is pleased to help CNIC support its commitment to you and your family with an enhanced life insurance program and enrollment opportunity for Basic and Optional Life Insurance. You are eligible for these coverages if you are an active full time regular employee working 35 or more hours per week or an active part time regular employee working 20 or more hours per week (excluding flex employees).

Basic Term Life and Personal Accidental Death and Dismemberment (PAD&D) Insurance

CNIC offers Basic Life Insurance coverage at one times your basic annual earnings plus \$2,000.

When you enroll for Basic Life Insurance, you are automatically enrolled for PAD&D Insurance. The benefit amount for PAD&D Insurance is equal to the benefit amount for Basic Life coverage (one times your basic annual earnings plus \$2,000).

CNIC contributes 33% of the cost for Basic Life and PAD&D Insurance. Your bi-weekly cost per \$1,000 of coverage is \$0.094.

During annual enrollment, if you are a late enrollee, a statement of health form **is required**.

Optional Term Life/Optional Accidental Death and Dismemberment (OAD&D) Insurance and Dependent Term Life/Dependent Accidental Death and Dismemberment (DAD&D) Insurance

If you only have Basic Life Insurance, chances are good that your current coverage may not be enough. Should you need more, you have the option to choose Optional Life Insurance for yourself, spouse and dependent child(ren).

When you enroll for Optional Life Insurance, you are automatically enrolled for OAD&D Insurance. The benefit amount for OAD&D Insurance is equal to the benefit amount for Optional Life coverage. When you enroll your spouse and dependent child(ren) for Dependent Life Insurance, they are automatically enrolled for Dependent AD&D Insurance. The benefit amount is equal to the benefit amount for Dependent Life Insurance.

Optional Life/OAD&D Insurance and Dependent Life/DAD&D Insurance Coverage Options

For You	<p>As a new employee, you may elect coverage up to four times your basic annual earnings to a maximum of \$500,000 combined with Basic Life with no health questions.</p> <p>You may elect coverage to five or six times your basic annual earnings to a maximum of \$750,000 combined with Basic Life by completing a statement of health form.</p> <p>During annual enrollment, if you are a late enrollee or if you are increasing coverage, a statement of health form is required.</p>
For Your Spouse	<p>As a new employee or during annual enrollment, you may elect \$10,000, \$25,000 or \$50,000 in dependent spouse coverage. Elections of \$10,000 or \$25,000 can be made with no health questions. If you elect \$50,000 in spouse coverage, a statement of health form is required. You must enroll in the Basic and Optional Life plan in order for your dependents to be eligible for coverage.</p>
For Your Dependent Children*	<p>As a new employee or during annual enrollment, you may elect \$5,000 or \$10,000 in dependent child coverage with no health questions. You must enroll in the Basic and Optional Life plan in order for your dependents to be eligible for coverage.</p>

*Child(ren)'s Eligibility: Dependent children ages Birth to 19 years old, or 25 years old if a child is a full-time student, are eligible for coverage.

Bi-Weekly Costs for Optional Term Life/Optional Accidental Death and Dismemberment (OAD&D) Insurance and Dependent Term Life/Dependent Accidental Death and Dismemberment (DAD&D) Insurance

MetLife Optional Life and OAD&D Insurance rates are affordable because they are group rates. Listed below is your bi-weekly cost per \$1,000 of coverage as well as those for your spouse (based on your age and the amount of coverage you desire). Bi-weekly cost to cover your child(ren) are also shown.

Optional Term Life and OAD&D Insurance

Employee's Age	Self Bi-weekly Cost Per \$1,000 of Coverage
Under 25	\$0.038
25 – 29	\$0.044
30 – 34	\$0.056
35 – 39	\$0.061
40 – 44	\$0.067
45 – 49	\$0.097
50 – 54	\$0.144
55 – 59	\$0.260
60 – 64	\$0.395
65 – 69	\$0.594
70 – 74	\$0.927
75 and above	\$0.991

Dependent Term Life and DAD&D Insurance

Employee's Age	Spouse Bi-weekly Cost for \$1,000 of Coverage
Under 30	\$0.042
30 – 34	\$0.052
35 – 39	\$0.061
40 – 44	\$0.070
45 – 49	\$0.098
50 – 54	\$.168
55 – 59	\$.272
60 – 64	\$.478
65 – 69	\$.816
70 – 74	\$1.262
75 and above	\$2.116

Bi-weekly Cost for your Child(ren) [†]	Amount of Coverage
\$0.325	\$5,000
\$0.651	\$10,000

† Covers all eligible children

Use the tables below to calculate your premium based on the amount of life insurance you will need.

Example: \$100,000 Optional Life and OAD&D Coverage

	Example	
1. Enter the rate from the table (example age 36)	\$0.061	\$ _____
2. Divide coverage amount by \$1000 Enter that amount (Example: for \$100,000 of coverage enter \$100)	\$100	\$ _____
3. Bi-weekly premium (1) x (2)	\$6.10	\$ _____

Example: \$25,000 Dependent Spouse Life and DAD&D Coverage

	Example	
1. Enter the rate from the table (example age 41)	\$0.070	\$ _____
2. Divide coverage amount by \$1000 Enter that amount (Example: for \$25,000 of coverage enter \$25)	\$25	\$ _____
3. Bi-weekly premium (1) x (2)	\$1.75	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.

Features

This insurance offering from CNIC and MetLife comes with a variety of added features that can provide assistance to you and family members today and during a difficult time.

Accelerated Benefits Option*:

For access to funds during a difficult time

You can receive up to 80% of your Basic Life and Optional Life Insurance proceeds, with a minimum coverage amount of \$20,000, up to a maximum of \$500,000, in the event that you become terminally ill and are diagnosed with less than 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

*The Accelerated Benefits Option is subject to state availability and regulation. The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable federal tax treatment. If the accelerated benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation.

This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances.

Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

Conversion

For those who wish to have more permanent coverage

You can generally convert your Group Term Life insurance benefits to an **Individual Whole Life**, insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment, or, a change in your employee class. Conversion is available on all Group Life insurance coverage's. If you experience an event that makes you eligible to convert your coverage, you can speak with a MetLife representative by calling: 1-877-275-6387 for more information.

Portability

So you can keep your coverage even if you leave your current employer

Should you leave CNIC for any reason, and your life insurance coverage's under this plan terminate, you will have an opportunity to continue group term coverage ("portability") under a different policy, subject to plan design. Competitive rates apply, but will likely be higher than your current rates. MetLife will bill you directly. Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Portability provides the option to continue your life insurance coverage should you leave CNIC or are no longer eligible for coverage. Rates are based upon the experience of the ported group and you will be billed directly by MetLife.

Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 1-866-492-6983 or contact your employer for more information

Will Preparation Service[†]

To ensure your decisions are carried out

By enrolling for **Optional Life** coverage, you will have access to a participating plan attorney who will prepare or update your or your spouse's will at no cost to you. Like Life insurance, a carefully prepared will is an important part of the financial planning process. Your will is an important legal document that determines who controls your estate after your death. With a will, you can define your most important wishes, including who will care for your children or inherit your property. Having a will can also help minimize estate expenses that can result when a person dies without a will.

You will have access to Hyatt Legal Plans' network of 11,000+ participating attorneys. When you enroll in this plan, you may take advantage of this benefit at no additional cost to you if you use a participating plan attorney.* To obtain the legal plan's toll-free number and your company's group access number, contact your employer or your plan administrator for this information.

[†] Will Preparation Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, Will Preparation Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. In some states, Will Preparation is subject to regulatory approval and is not currently available.

* You also have the flexibility of using an attorney who is not participating in the Hyatt Legal Plans' network and being reimbursed for covered services according to a set fee schedule. In that case you will be responsible for any attorney's fees that exceed the reimbursed amount.

MetLife Estate Resolution Services—ERS[‡]

Personal service and compassion to help your beneficiaries manage your estate during their time of need

MetLife Estate Resolution Services—is a valuable service offered at no additional cost to you. A Hyatt Legal Plan attorney will consult your beneficiaries by telephone or in person regarding the probate process for your estate. The attorney will also handle the probate of your estate for your executor or administrator. You can feel confident that your executor or administrator will have access to the advice that is needed to properly settle your estate. This can help alleviate the financial and administrative burden upon your loved ones in their time of need.

[‡] Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. In some states, Estate Resolution Services are subject to regulatory approval and are not currently available. The following are not covered by the service: Matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate; any disputes with the Policyholder, Employer, Plan Attorneys, MetLife and/or any of its affiliates; any disputes involving statutory benefits; Will contests or litigation outside Probate Court; Appeals; Court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

MetLife Advice for Beneficiaries—Delivering the Promise[®]

For support and guidance when beneficiaries need it most

MetLife Advice for Beneficiaries—Delivering The Promise[®] is a service designed to provide beneficiaries with the support and assistance they need during an especially difficult time. Services include assistance filing life insurance claims and consultation to help with the details and questions that arise upon the loss of a loved one.

Total Control Account[®]:

For immediate access to life insurance proceeds

The Total Control Account Money Market Option provides your loved ones with a safe and convenient way to manage the proceeds of the policy when an insurance benefit is paid. They'll have the convenience of immediate access to their proceeds through check-writing privileges, which relieves the plan beneficiary from having to think about how the funds will be disbursed during a difficult time. There are no service or check-writing charges, and the account is generated by MetLife.

Travel Assistance*

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

Travel Assistance: Would you know who to call if you needed help while traveling? With Travel Assistance services, offered on your (AD&D/Business Travel Accident-BTA) coverage, you'll have extra peace of mind whenever you travel. This service provides you and your dependents with medical, legal and financial assistance 24 hours a day, 365 days a year, when you are more than 100 miles away from home.

- **Identity Theft Solutions:** While you're home or away, you can take advantage of this valuable benefit now packaged with Travel Assistance. You will be provided with educational tools and resources to help prevent an identity theft occurrence. If you become a victim, you will receive personal assistance 24 hours a day, 365 days a year, to help alleviate your stress and time burden.

* Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by ACE American Insurance Company. AXA Assistance and ACE American are not affiliated with MetLife, and the Travel Assistance & Identity Theft Solutions services they provide are separate and apart from the insurance provided by MetLife.

How to Enroll

Complete the enclosed enrollment form and return it to your employer within your first 31 days of eligibility for new employees, or if enrolling or changing coverage during Open Enrollment return to your Employer before the Open Enrollment period ends.

The cost of your coverage will be paid through convenient payroll deductions.

If you prefer not to participate in the Basic Life and Optional Life plan at this time, please sign the enrollment form and return to your employer.

Please contact MetLife toll-free at 866-492-6983 with questions regarding the life insurance plans explained in this Plan Benefits Guide. MetLife Customer Service Consultants are available to assist you Monday through Friday, 8:00 a.m. to 11:00 p.m. EST.

Additional Important Information

If you do not meet all of the conditions stated below, you will need to provide additional medical information by completing a Statement of Health form.

- Your enrollment takes place before your enrollment deadline.
- You are actively at work on the effective date of coverage.
- You are electing Optional Life coverage up to 4 times your basic annual earnings to a maximum of \$500,000 combined with Basic Life Insurance.
- You are electing Dependent Life coverage of \$50,000.

Your spouse and/or dependent child(ren) also do not need to provide a Statement of Health form as long as he/she is performing his/her normal activities and the spouse coverage is \$10,000 or \$25,000.

About Your Coverage Effective Date

You must be "Actively at Work" on the date your coverage becomes effective. Coverage will become effective on the date you sign your enrollment form for all requests that do not require additional medical information. Enrollment requests that require additional medical information will become effective on the date approved by MetLife.

What's Not Covered?

Like most insurance plans, this Optional Life coverage has exclusions. Optional and Dependent Life Insurance do not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one year in North Dakota or Colorado) of an increase in coverage.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and CNIC and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminates when your employment ceases, when your Life and AD&D contributions cease, or upon termination of the group contract. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

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Metropolitan Life Insurance Company, New York, NY