

## Retiree Voluntary Accidental Death and Dismemberment (AD&D) Insurance

Accidental Death and Dismemberment insurance is a cost-effective way to protect your family and your finances. It helps ensure your short- and long-term financial obligations could be met if something unforeseen happens to you.



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

### Retiree Voluntary Accidental Death & Dismemberment Coverage Options

This coverage provides benefits beyond your disability or life insurance for losses due to covered accidents — including while commuting or traveling by public or private transportation. MetLife’s AD&D insurance pays you benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

#### Voluntary AD&D Coverage Amounts for You:

- **You can choose the Voluntary AD&D option that meets your needs:**
  - Option 1 - \$10,000
  - Option 2 - \$25,000
  - Option 3 - \$50,000
  - Option 4 - \$100,000
  - Option 5 - \$250,000
  - The maximum amount of coverage you can receive is \$250,000.

#### Voluntary AD&D Coverage Amounts for Spouse/Domestic Partner:

- You can choose to cover your dependent spouse/domestic partner with AD&D coverage. Your dependent spouse/domestic partner will be eligible for the following coverage:
  - **60% of your coverage amount**

### Covered Losses

This AD&D insurance pays benefits for covered losses that are the result of an accidental injury or loss of life. The full amount of AD&D coverage you select is called the “Full Amount” and is equal to the benefit payable for the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount and will be listed in your coverage in a table of Covered Losses. Such losses include loss of limbs, sight, speech and hearing, various forms of paralysis, brain damage and coma. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

Covered Losses	Percent of Full Amount
Life	100% of Full Amount
Hand	50% of Full Amount
Foot	50% of Full Amount
Arm	75% of Full Amount
Leg	75% of Full Amount
Sight of one eye	50% of Full Amount
Thumb & index finger of same hand	50% of Full Amount
Four toes on same foot	50% of Full Amount
Four fingers on same hand	50% of Full Amount
Any combination of hand, foot, or sight	100% of Full Amount
Paralysis of both legs	75% of Full Amount
Paralysis of the arm & leg on either side of the body	50% of Full Amount
Paralysis of one arm or leg	25% of Full Amount
Triplegia	75% of Full Amount



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Brain Damage	100% of Full Amount
Coma	1% monthly up to 100 months

### Standard Additional Benefits Include

Some of the standard additional benefits included in your coverage that may increase the amounts payable to you and/or defray additional expenses that result from accidental injury or loss of life are:

- Air Bag
- Seat Belt
- Child Care Center
- Child Education
- Spouse Education

### Other Available Additional Benefits Include

- Rehabilitative Physical Therapy

### What Is Not Covered by AD&D?

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

### Additional Coverage Information

#### How to Apply

- Complete your enrollment form and return it to MetLife today! Be sure to indicate your Beneficiary.
- You may enroll for retiree Voluntary AD&D coverage only when you are first eligible, and within 31 days of your retirement date.
- You must have had active Voluntary AD&D coverage in order to be eligible to enroll in retiree Voluntary AD&D coverage.

### About Your Coverage Effective Date

Coverage will become effective on the first day of the month following the date of your retirement. Your coverage must be in effect in order for your spouse/domestic partner's coverage to take effect.

### Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) other than your employer for your AD&D coverage, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary. You are the beneficiary for your Dependent coverage.

## Voluntary Accidental Death and Dismemberment (AD&D) Insurance

### Once Enrolled, You have Access to MetLife Advantages<sup>SM</sup> — Services to Help Navigate What Life May Bring

#### Life Settlement Account<sup>1</sup>

##### For immediate access to death proceeds

The Total Control Account<sup>®</sup> (TCA) settlement option provides your loved ones with a safe and convenient way to manage the proceeds of an accidental death and dismemberment claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. TCA death claim payments relieve beneficiaries of the need to make immediate decisions about what to do with a lump-sum check and enable them to have the flexibility to access funds as needed while earning a guaranteed minimum interest rate on the proceeds as they assess their financial situations. Call 1-800-638-7283 for more information about options available to you.

#### Portability

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

Should you leave Los Alamos National Laboratory for any reason, and your Voluntary Accidental Death and Dismemberment insurance under this plan terminates, you will have an opportunity to continue group term coverage (“portability”) under a different policy, subject to plan design and state availability. Rates will be based on the experience of the ported group and MetLife will bill you directly. Rates may be higher than your current rates. To take advantage of this feature, you must have coverage of at least \$10,000 up to a maximum of \$250,000.

Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your plan certificate for specific details.

Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 1-888-252-3607 for more information.

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<sup>1</sup>-Life Settlement Account Subject to state law, and/or group policyholder requests, the Total Control Account (TCA) is provided for all AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCAs are maintained in MetLife's general account and are subject to claims of MetLife's creditors. MetLife bears the investment risk of the assets backing TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

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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 Los Alamos National Laboratory and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

*AD&D coverage is provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. AD&D coverage under your employer's plan terminates when your employment ceases, when your AD&D contributions cease, or upon termination of the group contract.*

