

DEPENDENT LIFE INSURANCE



A DESCRIPTION OF BENEFITS FOR EMPLOYER MEMBERS OF THE MICHIGAN MANUFACTURERS ASSOCIATION

WHAT'S AVAILABLE

Insurance Schedules

- Flat amount of coverage for spouse and child
- Various schedules available
- Spouse coverage ranges from \$2,000 to \$10,000
- Child coverage ranges from \$1,000 to \$5,000

Child's Age

Plans offering a child benefit of less than \$2,500:

15 days to 19 years of age (25 if full-time student)

Plans offering a child benefit of \$2,500 or greater:

\$2,500 or greater— over 6 months to 19 years of age (25 if full-time student)

\$500 — 15 days to 6 months of age

DEFINITIONS

EMPLOYER MEMBER

Employer Member means an employer who is a member of the Michigan Manufacturers Association.

FEATURES

CONVERSION PRIVILEGE

Conversion privilege gives a covered dependent, whose coverage ceases, the right to convert all or part of the group life coverage to a personal policy without evidence of insurability. A dependent may apply for a personal life insurance policy without disability or accidental death benefits during the 31-day application period, which begins after the following dates (subject to applicable state laws):

- Life benefits for the dependent end because an employee is no longer employed or in a class eligible for benefits;
- Life benefits for the dependent end because the plan ends and if the dependent's life benefits had been in effect with MetLife for at least 5 years;
- Life benefits end because the plan is amended to eliminate these benefits for the employee's class and the dependent's life benefits had been in effect for at least 5 years;
- The employee dies;
- The dependent no longer qualifies as a dependent.

The personal life insurance policy will be in a form normally issued by MetLife (excluding term insurance) and will take effect the day after the application period ends. The premium will be based on the class of risk the dependent belongs to, the dependent's age on the policy effective date, and the form and amount of the policy issued.

The amount of the conversion policy depends on the reason benefits end:

- If life benefits for the dependent end because an employee's employment ends, an employee is no longer in an eligible class, an employee dies or the dependent no longer qualifies as a dependent, the policy amount cannot be more than the amount of life benefits on the date life benefits end.
- If life benefits for the dependent end because the plan ends or is amended to end coverage for the employee's class, and the dependent's life benefits have been in effect for at least 5 years, the policy amount cannot exceed the smaller of:
 - the amount of life benefits on the dependent on the date these benefits end, less any amount of life insurance for which the dependent or the employee is eligible under any group policy which takes effect within 31 days after life benefits on the dependent end; or
 - \$2,000.

LIST BILLING SERVICES

The employer member receives a monthly premium statement which shows the amount of premium due and provides a list of insured employees and premium by coverage.

RATES

INITIAL RATE GUARANTEE

The initial rates, provided on the quote date, are guaranteed for the period stated on the cost and benefit summary, provided that:

- The plan of benefits and eligibility remains unchanged;
- There are no additions or deletions of subsidiaries or affiliates; and
- The census, volume or geographic distribution does not change by 25% or more.

Final rates will be based on actual enrollment and contribution levels.

ELIGIBILITY

ACTIVELY AT WORK REQUIREMENT

An employee must be actively at work with the employer member in order for benefits to become effective. If the employee is not actively at work with the employer member on the date benefits would otherwise become effective, the employee's benefits will become effective on the first day of the month after the date the employee returns to active work with the employer member.

Spouses and unmarried children of active insured full-time employees are eligible.

Retirees are not eligible for dependent life coverage.

MINIMUM PARTICIPATION REQUIREMENTS

CONTRIBUTORY PLANS

At least 75% of all eligible employees with dependents must enroll.

NON-CONTRIBUTORY PLANS

100% participation is required.

LIMITATIONS

Dependent life coverage is only available with basic life coverage.

BENEFIT REDUCTIONS

If an employee's life benefit is reduced, the dependent life benefits are reduced, if necessary, so that a dependent spouse's benefit does not exceed 50% of the employee's basic life benefit. Dependent children's benefit cannot exceed the spouse's benefit and is further subject to any applicable state limitations on coverage amount.

Dependent children's benefit does not cover children less than 15 days old.

CANCELLATION/TERMINATION

Coverage is provided through employer member participation in the Michigan Manufacturers Association (MMA) Master Group Policy (Form G.2130-S) situated in the State of Michigan, with certificates of insurance (Form G.2300) issued to each insured employee. In any state validly exercising extraterritorial jurisdiction, the plan will be modified to meet applicable laws.

COVERAGE TERMINATES:

- When the dependent spouse or child no longer qualifies as an eligible dependent;
- On the last day of the month in which the employee's employment ceases;
- When the employee ceases to be an eligible employee;
- When the employee's contributions cease (if such contributions are required);
- When the employer member's contributions cease;
- The date of the employee's death;
- Upon termination of the participating employer member agreement by the employer member, with prior written notice to MetLife;
- If the group life insurance plan is discontinued by MetLife for non-payment of premium or if participation requirements or minimum lives covered requirements are not met;
- If the plan ends in whole or in part, the employee's benefits which are affected will end; or
- When the employer stops being an employer member of the Michigan Manufacturers Association.

Note:

Your MetLife, MMA-dedicated representative can answer any questions about costs and details of coverage. A full description of the benefits will be provided in the certificate.

Coverage provided by Metropolitan Life Insurance Company. Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, reductions of benefits and terms for keeping them in force. To the extent permitted by applicable law, MetLife reserves the right to refuse coverage to any group which we believe will cause an underwriting risk not supported by our standard rates or for any other reason.



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The MetLife logo consists of the word 'MetLife' in a bold, sans-serif font. The 'M' is significantly larger than the other letters. The logo is set against a dark rectangular background.

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