



Life and Accident Plans

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Life and Accident Coverage

Life and Accident benefits are designed to provide Beneficiary(ies) some financial security when a life altering event occurs.

- You must be actively at work on the date any life insurance coverage would be effective; otherwise, your coverage will be effective on the day you actively return to work.
- If your annual Pay is not an even multiple of \$1,000, then life insurance coverage may be rounded up to next higher \$1,000.
- If you continue working after age 65, your basic life and accidental death and dismemberment insurance coverages will not reduce.

Basic Life

The Company provides a certain amount of life insurance to eligible Employees, which is based on your Employee work classification, as outlined below. Certain employee classifications require enrollment and payment of applicable premiums. A summary of the basic life insurance plan is also outlined below. The plan document that governs the insurance plan coverage provides details of the insurance. The benefit amount the Company provides is noted, as is any applicable retiree coverage.

If you are a Y-12 non-bargaining or FCLT Employee hired prior to 1/1/2012, or an ATLC or USW Employee, then:

- Your basic life insurance coverage pays a benefit of at least two times your Pay to your Beneficiary in case of your death from any cause.
- You and the Company share the cost of this coverage.
- If you are an active Employee over the age of 65, you may continue the coverage during active employment with no age reduction. When you terminate employment your retiree life benefit is 20% of Pay you were receiving at termination so long as you are Pension eligible and had basic life insurance coverage for at least five years prior to your retirement date.
- If you terminate, are pension eligible, and under age 65, you may continue your coverage at two times your Pay by paying your premium share. At age 65 the coverage amount is then reduced to 20% of the amount in effect, providing coverage was in effect at least five years prior to your retirement date. The premium for the reduced amount is paid by the Company.
- If you are pension eligible and have had coverage for at least one year, but less than five years immediately preceding retirement, you may receive a benefit of \$625.
- There is no option to elect a flat benefit of \$50,000 in order to avoid imputed income. However, if you elect this option no additional benefits are available upon retirement.
- Upon termination of employment, coverage is not portable but is convertible.

***If you are a Former WSI non-bargaining Employee hired prior to 6/4/2007 (excludes subcontractors)*;
IGUA Central Alarm Station Operators, Central Training Facility Instructors, and Beta 9 Operators Employee hired prior to 1/1/2016*;
IGUA Security Police Officer Employee hired prior to 8/15/2016*, then:***

- Your basic life insurance coverage pays a benefit of at least two times your Pay, up to a maximum of \$500,000, to your Beneficiary in case of your death from any cause.
- You and the Company share the cost of this coverage.
- If you are an active Employee over the age of 65 who is eligible for a pension benefit when you terminate as a retiree, you may continue the coverage with no age reduction.
- The coverage provides a retiree provision. In order to be eligible for the retiree benefit, you must be pension eligible and have had coverage for at least one year immediately preceding retirement.
- If you terminate, are pension eligible, and under age 65, you may continue your coverage at two times your Pay by paying your premium share. At age 65 the coverage amount is then reduced to 20% of the amount in effect, providing coverage was in effect at least five years prior to your retirement date. The premium for the reduced amount is paid by the Company.
- If you are pension eligible and have had coverage for at least one year, but less than five years immediately preceding retirement, you may receive a benefit of \$625.
- There is no option to elect a flat benefit of \$50,000 in order to avoid imputed income.
- Upon termination of employment, coverage is portable and is convertible.

*IGUA Central Alarm Station Operators, Central Training Facility Instructors, and Beta 9 Operators Employee hired on or after 1/1/2016 is not eligible for the retiree life benefit.

*IGUA Security Police Officer Employee hired on or after 8/15/2016 is not eligible for the retiree life benefit.

*Due to transition, the Former WSI non-bargaining employee classification is a closed group as of 10/29/2012. Retirement benefits may be available under WSI Life plans for Employees with hire dates prior to 6/4/2017 (excludes subcontractors).

***If you are a Y-12 non-bargaining or FCLT Employee hired 1/1/2012 or after**;
Pantex non-bargaining Employee effective 1/1/2015;
Y-12 non-bargaining Employee who did not have basic life insurance coverage as of 12/31/2014; or
MTC Employee actively at work on or after 3/1/2016, then***

- Your basic life insurance coverage pays a benefit of one times your Pay, up to a maximum of \$1,000,000.
- You may elect a flat benefit of \$50,000 in order to avoid imputed income.
- The Company pays the cost of the coverage. No additional benefits are available upon retirement.
- Upon termination of employment, coverage is portable and convertible.

**Y-12 non-bargaining Employees hired between 1/1/2012 and 12/31/2014 had the option to elect two times Pay coverage. Effective 1/1/2015, the basic life coverage for Y-12 non-bargaining Employees hired on or after 1/1/2012 reduced to one times Pay.

If you are a PGU Employee your basic life insurance coverage is:

<u>Basic Annual Earnings</u>	<u>Basic Life Insurance</u>
\$20,000 and under	\$20,000
\$20,001 but less than \$25,001	\$25,000
\$25,001 but less than \$30,001	\$30,000
\$30,001 but less than \$40,001	\$40,000
\$40,001 or over	\$50,000

- The Company pays for the cost of coverage. No additional benefits are available upon retirement.
- Upon termination of employment, coverage is portable and convertible.

Basic Life Benefit During Active Service

- You must be actively at work on the date any basic life insurance coverage would be effective; otherwise, your coverage will be effective on the day you actively return to work.
- If you continue working after age 65, your basic life insurance coverage will not reduce.
- When your Pay increases your basic life insurance coverage amount will automatically increase. If your Pay decreases, your basic life insurance coverage amount will not decrease unless you request in writing to be insured for the lower amount. There is one important exception to this “no change” rule. If the decrease is part of a general reduction in Pay or hours affecting all Employees at your site, department, or other identifiable group, your basic life insurance will be reduced if your new Pay rate puts you in a lower coverage level. Any change will be effective immediately.
- If you are on leave of absence, Long-Term Disability, or strike at the time a Pay change is effective, any increase or reduction in basic life insurance will take place upon your return to work.

Basic Life Benefit During Long-Term Disability

All Employees except MTC and Pantex non-bargaining:

- You become Totally Disabled during active service and before age 63, your basic life insurance will continue at the level in effect at the time your Total Disability began, for as long as you remain Totally Disabled, or until you reach age 65, whichever is earlier. If you become Totally Disabled on or after age 63, your basic life insurance will continue at the level in effect at the time your Total Disability began, for as long as you remain Totally Disabled for two years after your Total Disability began, but not beyond age 70.
- At age 65 or at the expiration of the two-year period, if later, you may be eligible to continue a portion of your basic life insurance amount. You may contact the Benefit Plans Office to obtain a form showing your basic life coverage amount for MetLife to see if you may utilize a portability or conversion of coverage feature to obtain an individual policy. (Portability of coverage is not applicable to Y-12 non-bargaining Employees hired prior to 1/1/2012.)

Note: For Y-12 bargaining unit (except FCLT) Employees, coverage will continue at no cost after 13 weeks of continuous disability.

Note: MTC and Pantex non-bargaining Employees coverage may be convertible to an individual policy.

Basic Accidental Death & Dismemberment (AD&D)

Effective 1/1/2015, the Company provides Basic AD&D insurance to eligible Employees, which is based on your Employee classification, as outlined below. This insurance provides benefits only in the event of an accident. The Company pays the premium.

- You must be participating in basic life insurance in order to be eligible for AD&D.
- Under basic AD&D coverage, you may be eligible for a benefit payment if you should lose eye sight, speech, hearing, a limb, or become paralyzed as a direct result of an accident.
- Benefits are payable to your Beneficiary in the event of your accidental death.
- If you should die as a result of and within 12 months of the date of an accident, the full amount of your coverage are paid to your Beneficiary in a lump sum.
- Your Beneficiary is the same as designated under your basic life benefit.
- Dismemberment benefits are paid to the Employee.
- Benefits terminate upon retirement or termination.
- Coverage is portable, but is not convertible.

If you are a non-bargaining or FCLT Employee, or a MTC Employee actively at work on or after 3/1/2016, then:

- Your AD&D coverage pays a benefit of one times your Pay up to a maximum of \$1,000,000.
- The Company pays for the coverage.
- Upon termination of employment, coverage is portable. No additional benefits are available upon retirement.
- Imputed income is not applicable to AD&D coverage.

If you are a Former WSI non-bargaining Employee hired prior to 6/4/2007 (excludes subcontractors)*; IGUA Central Alarm Station Operators, Central Training Facility Instructors, and Beta 9 Operators Employee hired prior to 1/1/2016*; IGUA Security Police Officer Employee hired prior to 8/15/2016*, then:

- Your AD&D coverage pays a benefit of two times your Pay.
- You and the Company share the cost of this coverage.
- If you terminate, are pension eligible, and under age 65, you may continue your coverage at two times your Pay by paying your premium share. At age 65 the coverage amount is then equal to your basic life retiree benefit amount, with a maximum coverage amount of \$100,000.
- Retiree coverage is not available to IGUA Central Alarm Station Operators, Central Training Facility Instructors, and Beta 9 Operators Employees hired on or after 1/1/2016 or IGUA Security Police Officer Employees hired on or after 8/15/2016.
- In order to be eligible for the retiree benefits above, you must be pension eligible and have had coverage for at least one year immediately preceding retirement.
- The coverage is not portable or convertible.
- Imputed income is not applicable to AD&D coverage.

If you are a PGU Employee your basic AD&D coverage is:

<u>Basic Annual Earnings</u>	<u>Basic AD&D</u>
\$20,000 and under	\$20,000
\$20,001 but less than \$25,001	\$25,000
\$25,001 but less than \$30,001	\$30,000
\$30,001 but less than \$40,001	\$40,000
\$40,001 or over	\$50,000

- The Company pays for the coverage.
- Upon termination of employment, coverage is portable. No additional benefits are available upon retirement.
- Imputed income is not applicable to AD&D coverage.

AD&D During Long-Term Disability

All Employees except MTC and Pantex non-bargaining:

- You become Totally Disabled during active service and before age 63, your AD&D insurance will continue at the level in effect at the time your Total Disability began, for as long as you remain Totally Disabled, or until you reach age 65, whichever is earlier. If you become Totally Disabled on or after age 63, your AD&D insurance will continue at the level in effect at the time your Total Disability began, for as long as you remain Totally Disabled for two years after your Total Disability began, but not beyond age 70.
- At age 65, or at the expiration of the two-year period, if later, you may be eligible to continue a portion of your insurance amount. You may contact Benefit Plans to obtain a form showing your AD&D coverage amount for MetLife to see if you may utilize a portability or conversion of coverage feature to obtain an individual policy.

Note: MTC and Pantex non-bargaining Employees coverage may be portable to an individual policy.

Basic AD&D – Travel Assistance and Identity Theft Services

- As a Company Employee, and participant in MetLife's AD&D coverage, you have limited benefits to Travel Assistance and Identity Theft solution services administered by Assistance USA, Inc. (AXA). This is a separate and additional option from the company-provided Business Travel Accident Insurance discussed later in this section to all Employees.
- While traveling internationally or domestically, Travel Assistance offers you and your dependents medical, travel, legal, financial, and concierge services, 24 hours a day, 365 days a year. You can receive assistance in obtaining the help you need through pre-qualified network providers worldwide.

Services include Travel and Financial Services, Medical Assistance Services, Concierge Services, Mobile Assist Service, and Identity Theft Solutions.

Contact Information:

- Call toll free at 1-800-454-3679 or US collect 1-312-935-3783
- Visit the AXA website at <http://webcorp.axa-assistance.com>
 - Login: axa, Password: travelassist

Note: These are services that assist you with a travel or theft situation. It is not insurance. It does not provide reimbursement of expenses for financial loss.

Supplemental Insurance

Group Universal Life Insurance (GUL) and Voluntary Accidental Death and Dismemberment (VAD&D)

- Offers the opportunity for added protection through supplemental, spouse, and dependent group universal life coverage.
- If you enroll in the GUL insurance coverage you will be allowed to take advantage of a tax-deferred savings feature.
- In addition to GUL insurance, Voluntary Accidental Death and Dismemberment (VAD&D) is available and you are responsible for the cost. All active full-time non-bargaining and FCLT Employees are eligible to elect the VAD&D. The VAD&D is in addition to the basic AD&D that is provided by the Company.
- You must be actively at work on the date your coverage would be effective; otherwise, your coverage will be effective on the day you actively return to work.
- VAD&D benefits are paid in addition to any other life and accident insurance benefits you are eligible to receive.
- Additional benefits for will preparation, living will, and power of attorney may be available through your GUL coverage. Contact MetLife at 1-800-846-0124 for additional information.

As an active Employee:

- You may purchase GUL insurance coverage from one to ten times your Pay rounded to the next higher \$10,000 up to \$1,000,000 to provide greater security for your Beneficiary in case of your death from any cause.
- You may purchase GUL insurance in amounts from \$10,000 to \$100,000 in \$10,000 increments for your Spouse who is age 20 to 85.
- You may purchase GUL in the amount of \$5,000 or \$10,000 for your dependent Child(ren) from 15 days old up to age 19 years (up to age 24 years if a full-time student).
- You may purchase VAD&D insurance for your Spouse or Child(ren). For VAD&D a Child is defined as your maternal child, adopted child (including a child from the date of placement with adopting parents until the legal adoption), or stepchild; and who in each case is under age 26, unmarried, and financially supported by you.
- You may purchase VAD&D insurance coverage from one to five times your Pay rounded to the next higher \$1,000 up to a maximum of the lesser of five times Pay, or \$500,000.
- If you elect VAD&D family coverage the Spouse and dependent benefits are:
 - Spouse Only – an amount equal to 50% of your VAD&D coverage. The maximum Spouse coverage is \$250,000.
 - Spouse and Child(ren) – an amount equal to 40% for your Spouse only and 10% for each Child of your VAD&D coverage.
 - Child(ren) Only – an amount equal to 15% of your VAD&D for each Child. The maximum Child coverage is \$75,000.
- For the purpose of determining who may become covered for insurance, the term does include any person who is on active duty in the military of any country or international authority; however, active duty for this purpose does not include weekend or summer training for the reserve forces of the United States including the National Guard; or is insured under the group policy as an Employee.

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- If your VAD&D Spouse or Child sustains more than one covered loss due to an accidental injury, the amount paid, on behalf of any such injured person, will not exceed the full amount.
 - VAD&D coverage ends upon termination of employment. VAD&D coverage is portable.
 - If you cease active work due to injury or sickness for more than six months, your VAD&D coverage will end.
 - Your VAD&D Beneficiary will be the same as under your basic life coverage. If your Spouse or Child should die as result of an accidental injury and within twelve months of the date of an accident, the full amount of coverage will be paid to you.
 - If you or your Spouse die as the result of an accidental injury, contact MetLife to determine if you are eligible to receive other Spouse or Child benefits such as a child care benefit or Child education benefit.
 - If you die as the result of an accidental injury, your Spouse may be eligible for a Spouse education benefit.
 - A hospital confinement benefit may be available if you or a dependent are confined to the hospital as a direct result of an accidental injury.

GUL Evidence of Insurability – You may be required to answer health questions for the insurance underwriters and wait for approval of coverage. Evidence of Insurability is required for you if:

- You are enrolling for coverage after 30 days of becoming eligible.
- You are requesting more than the lesser of two times Pay or \$300,000 in coverage.
- You are requesting an increase in coverage (for current participants).

GUL When Coverage Ends – Eligible Dependent coverage ends at the earliest of:

- The termination of the employer's GUL policy due to lapse, surrender, or maturity.
- The date a written request to terminate the coverage is received.
- The date the Spouse or each insured Child ceases to meet any of the eligibility requirements.
- The date the Spouse reaches age 100.
- The date of the insured employee's death.
- The date the group universal life death benefit becomes a paid-up death benefit.

GUL – During Disability

If you become Totally Disabled during active service and before age 60, your GUL insurance will continue at the level in effect at the time your Total Disability began, for as long as you remain Totally Disabled, or until you reach age 60.

The disability must have continued without interruption for at least nine months.

The coverage must be in force for one year to be eligible for this provision.

For Employees and any dependents enrolled in GUL, coverage will continue on a direct bill basis.

GUL – During Retirement

Supplemental Group Universal Life

Employees enrolled in GUL coverage may continue on a direct bill basis.

Dependents enrolled in GUL coverage may continue on a direct bill basis.

Basic AD&D and VAD&D – Dismemberment Benefits

If you should lose sight, speech, hearing, limb, or become paralyzed as a result of and within 12 months of the date of an accidental injury which was a direct and sole result of the accidental injury you will receive the following benefits in a lump sum.

The plan pays at 25% for the loss of:

- Thumb and index finger of the same hand
- Paralysis of one arm or leg

The plan pays at 50% for the loss of:

- A hand permanently severed at or above the wrist but below the elbow
- A foot permanently severed at or above the ankle but below the knee
- Sight in one eye
- Speech or loss of hearing
- Paralysis of both legs
- Paralysis of the arm and leg on either side of the body

The plan pays at 75% for the loss of:

- An arm permanently severed at or above the elbow
- A leg permanently severed at or above the knee

The plan pays at 100% for the loss of:

- Any combination of hand, foot, or sight in one eye
- Speech and loss of hearing
- Brain Damage

Coma:

- 1% monthly beginning on the 7th day of the Coma for a duration of the Coma to a maximum of 60 months.

Note: If you sustain more than one covered loss due to an accidental injury, the amount MetLife will pay on behalf of any such injured person will not exceed the full amount of coverage.

“Loss” is defined in the glossary.

Workplace Felonious Assault Benefit – If you are injured or die as the result of an accidental injury caused by a felonious assault by another person and committed at your Company while you are on site at your Company, an additional benefit equal to the lesser of 50% of the full amount of coverage or \$25,000 is payable. This benefit will be paid in a lump sum to you, if alive, otherwise to your Beneficiary.

Exclusions – MetLife

Applies to the following plans:

- **Basic Accidental Death and Dismemberment (AD&D)**
- **Voluntary Accidental Death and Dismemberment (VAD&D)**

Benefits will not be paid under this section for any loss caused or contributed to or by:

- physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;
- infection, other than infection occurring in an external accidental wound or from food poisoning;
- suicide or attempted suicide;
- intentionally self-inflicted injury;
- service in the armed forces of any country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision, reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country;
- any incident related to travel in an aircraft as a pilot, crew member, flight student, or while acting in any capacity other than as a passenger; travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight, except for self-preservation;
- travel in an aircraft or device used for testing or experimental purposes, by or for any military authority, or for travel or designed for travel beyond the earth's atmosphere;
- committing or attempting to commit a felony;
- the voluntary intake or use by any means of any drug, medication, or sedative, unless it is 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 poison, gas, or fumes; or
- war, whether declared or undeclared; or act of war, insurrection, rebellion, or active participation in a riot.
- Exclusion for intoxication – no benefits will be paid under this section for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident. Intoxicated means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

Other Information – Under the MetLife Plans

Naming your Beneficiary

You may name anyone as your Beneficiary and you may change your Beneficiary designation at any time by completing the appropriate form available from the Benefit Plans Office. Forms are also available on the Company's internal Benefit Plans website.

For GUL coverage, you will need to contact MetLife to name or change a Beneficiary designation.

For all life and accident coverage, except GUL, the Beneficiary you name for basic life insurance benefits will automatically be your Beneficiary, unless you elect otherwise in writing. This includes business travel insurance and special accident insurance.

If you do not designate a Beneficiary or if you do not have any living Beneficiary(ies), benefits will be paid to your estate, except for GUL, business travel accident, and special accident insurance benefits, which will be paid to the first survivor among the following Beneficiaries:

- Your Spouse
- Your Child or Children
- Your mother or father
- Your sisters or brothers

You will automatically be the Beneficiary in case of the death of a family member, unless you elect otherwise in writing.

Costs for Coverage

As described in the "About Your Benefits" section, you and the Company share the cost for some plans and the Company pays the cost for others.

The Company pays the cost for basic AD&D and business travel accident coverage.

Tax Consequences

Under current tax law, employer-paid insurance coverage in excess of \$50,000 may result in additional taxable income for federal income and FICA tax purposes. This additional taxable income, called imputed income, is reported on your W-2 earnings statement as "other income."

Imputed income does not apply to accidental death and dismemberment coverage.

Living Benefit

If you are diagnosed with a terminal illness, with twelve months or less to live, and have at least \$10,000 of life insurance, you may make a one-time request to receive a portion of your life insurance benefit before you die. You must furnish satisfactory proof of your illness to the insurance company before any benefits can be paid.

You may receive up to 80% of the amount of your basic life and GUL coverage, with a maximum living benefit of \$500,000 of your basic life insurance coverage and \$500,000 of your GUL insurance coverage. Benefits will be paid in a lump sum. Living benefit payments may be taxable and may affect your eligibility for certain government benefits, such as Medicaid. In addition, the amount of benefits payable to your Beneficiary upon your death will be reduced by the amount of the living benefit that you receive.

If you wish to apply for a living benefit, please contact the Benefit Plans Office for forms and instructions for basic life coverage. Please contact MetLife for forms and instructions for GUL coverage. This is also known as the Accelerated Benefits Option (ABO).

Payment of Benefits

If the death benefit amount payable to a Beneficiary is \$5,000 or more, the claim may be paid by the establishment of a Total Control Account (TCA). The TCA is a settlement option or method used to pay claims in full. MetLife establishes an interest-bearing account that provides your Beneficiary with immediate access to the entire amount of the insurance proceeds. MetLife pays interest on the balance in the TCA from the date it is established, and the account provides for a guaranteed minimum rate. Your Beneficiary can access the TCA balance at any time without charge or penalty, simply by writing drafts in an amount of \$250 or more. Your Beneficiary may withdraw the entire amount of the benefit payment immediately if he or she wishes. **Note:** The TCA is not a bank account and is not a checking, savings, or money market account.

Conversion Privileges

Within 31 days after your basic life insurance coverage terminates or reduces, you may convert all or part of this coverage to an individual insurance policy without taking a medical examination. The cost for individual coverage will be based on the insurance company's regular premium rates for the type and amount of insurance available to you through the conversion privilege. If your life insurance coverage terminates, you may contact the Benefit Plans Office to request a conversion form.

If your GUL, Spouse, or dependent Child GUL terminates and you did not elect the portability of coverage provision, or the case termination provision, or reduced coverage amounts due to age reductions, or class changes or plan amendment, you may apply to convert all or part of these coverages to individual insurance policies within 31 days after termination of coverage without taking a medical examination. You may contact MetLife to obtain conversion information.

Basic AD&D, VAD&D, and business travel accident insurance may not be converted.

Portability

Basic Life and Group Universal life

Although premiums may differ from what you are currently paying, the cost to continue your basic life and GUL coverage under the portability option is generally less expensive than converting to an individual life insurance policy. When you elect to continue coverage under the portability option you will not lose the valuable features of the TCA (see Payment of Benefits) or the ABO (see Living Benefit).

Basic Life and AD&D

For basic life and AD&D insurance, the amount available under the portability provision is the amount of coverage you had at the time your benefits ended or when you lost coverage due to a benefit reduction upon your retirement.

At the time you elect the portability provision option, you may elect an increase in your eligible life insurance coverage in increments of \$25,000, up to a maximum ported amount of \$2,000,000. Once you select a coverage amount, you may only decrease coverage in the future; you cannot increase the amount.

To be eligible for this increased amount, you must provide satisfactory evidence of your insurability to MetLife, at your expense. If MetLife approves the increase, it will take effect on the date MetLife confirms in writing.

Group Universal Life, Spouse, and Dependent Child GUL

The GUL, Spouse, and Dependent Child GUL can continue on a direct bill basis if coverage ends due to retirement, termination of employment, or disability. Under the portability provision, the minimum amount of coverage that you can port is \$20,000 and the maximum is the amount of GUL coverage you had at the time your GUL benefits ended.

Once you select a coverage amount, you may only decrease coverage in the future; you cannot increase the amount.

If your GUL benefits terminate, you may contact MetLife to discuss your options under the features of the plan.

Note: You may continue GUL coverage by either porting or converting the coverage to an individual policy. If you elect portable coverage and it is reduced or ends due to age, new conversion rights may be triggered.

When Coverage Ends

Basic life insurance ends on the date your employment terminates for any reason other than retirement or Total and Permanent Disability.

Group Universal Life insurance coverage can continue on a direct bill basis at retirement or termination of employment or disability. You will need to contact MetLife to determine any action you need to take for your individual situation and within what timeframe.

Dependent Spouse or Child GUL insurance coverage ends the earlier of the date a written request to terminate the coverage is received, the date the Spouse turns 100, the date the insured Spouse or Child ceases to meet any of the eligibility requirements or the date of the Employee's death. You will need to contact MetLife to determine any action you need to take for your individual situation and within the required timeframe.

Basic life insurance, Accidental Death and Dismemberment (AD&D), Voluntary Accidental Death and Dismemberment (VAD&D), and Group Universal Life

Benefits will be paid if you should die in a circumstance or event otherwise covered by these life insurance benefits within the 31-day period after your coverage terminates.

Business Travel Accident Insurance

Provided through Cigna Group Insurance

Benefits are payable to your Beneficiary in case of your death as a result of an accident that occurs while you are traveling on a Business Trip (as defined in the Glossary). This does not include commuting to or from work. If your Spouse and/or Eligible Dependent Children are authorized to travel with you, they may also be covered for accidental death or dismemberment. Business travel accident insurance pays benefits to you if you should lose sight, speech, hearing, or limb or become paralyzed or totally and permanently disabled.

Coverage is provided 24 hours a day during a Business Trip (as defined in the Glossary), starting when you leave your home or place of business (whichever is later) and continuing until you return to your home or place of business (whichever is earlier). Coverage is also provided while you are on a side trip or vacation that is taken in conjunction with a Business Trip, or on the Company premises to which you are permanently assigned in the event of a bomb scare, bomb search, bomb explosion, or felonious assault (committed by someone other than a fellow Employee or family member).

Business travel accident insurance benefits are paid in addition to any other life and accident insurance benefits you are eligible to receive.

Benefit Amounts

You – While you are actively employed, and until age 70, your business travel accident benefit amount equals four times your annual Pay, with a minimum benefit of \$50,000 and a maximum benefit of \$500,000. In a Company aircraft accident, your minimum benefit is \$100,000.

Your Spouse – Your Spouse's benefit amount is \$50,000, and the benefit amount for each Eligible Dependent Child is \$25,000. In a Company aircraft accident, however, their individual benefits increase to \$100,000.

A combined maximum benefit of \$5,000,000 is payable on behalf of all covered individuals in one aircraft accident. Therefore, for any aircraft accident in which more than \$5,000,000 is claimed, there will be a proportionate distribution of the \$5,000,000 maximum. In addition, a combined maximum benefit of \$10,000,000 is payable on behalf of all covered individuals involved in on premises Terrorism, on premises Bomb Scare, Search, Explosion, or on premises Felonious Assault Accident. Therefore, for any such accident in which more than \$10,000,000 is claimed, there will be a proportional distribution of the \$10,000,000 maximum for those eligible.

As an active employee age 70 and older, your benefit will be this percentage of your pre-70 benefit:

Age 70 – 82.5%

Age 75 – 57.5%

Age 80 – 37.5%

Age 85 – 20.0%

Dismemberment Benefits

If you, your Spouse, or your Eligible Dependent Child(ren) should lose sight, speech, hearing, or limb or become paralyzed as a result of and within one year after an accident which occurs while you are traveling on a Business Trip, you, your Spouse and your Eligible Dependent Children will receive the following benefits.

- The benefit will be paid at 100% in a lump sum for the following loss:
 - Any combination of one hand, one foot, or sight of one eye
 - Both hands, both feet, or sight of both eyes
 - Both speech and hearing (both ears)
 - Quadriplegia (total paralysis of both upper and lower limbs)
- The benefit will be paid at 50% in a lump sum for the following loss:
 - One hand, one foot, sight of one eye, speech, or hearing (both ears)
 - Paraplegia (total paralysis of both lower limbs) or Hemiplegia (total paralysis of upper and lower limbs on one side of the body)
- The benefit will be paid at 25% in a lump sum for the following loss:
 - Thumb and index finger of same hand

If two or more of these losses are sustained in the same accident, your benefit amount will be for the loss with the largest percentage amount payable. For example, if you sustain an injury that entitles you to 25% of your benefit amount and another from the same accident that entitles you to 50%, you will be paid 50% of your benefit amount.

“Loss” is defined in the Glossary.

Payment of Benefits

Death Benefits

If you should die as a result of and within one year after an accident which occurs while you are traveling on a Business Trip, the full amount of your business travel accident benefit will be paid to your Beneficiary in a lump sum. In the event of your Spouse's or Eligible Dependent Child's death, you will receive their full benefit amount.

Note: Unless you have otherwise submitted in writing, your Beneficiary will be the Beneficiary designated under your basic life benefit.

Seat Belt Benefit

An extra benefit is payable if you or an Eligible Dependent on a Business Trip dies as a result of injuries sustained while driving or riding in a private passenger car equipped with seat belts. If the eligible person was wearing a seat belt (or protected by a child restraint as defined by state law) certified in the official report of the accident, or by the investigating officer at the time of the accident, that person's benefit will be increased 10%, up to an additional \$10,000. If it is unclear whether the eligible person was wearing the required protection, the plan will pay \$1,000 to the Beneficiary.

Total and Permanent Disability Benefits

- If within 365 days of a covered accident you become Totally and Permanently Disabled as a result of an injury sustained in the accident, you will receive a lump-sum payment after you have been Totally and Permanently Disabled for 12 consecutive months. The amount of this payment will be your full benefit amount, less any other amount payable from this plan as a dismemberment benefit for the same accident.
- You must have been under age 70 at the time of the covered accident to receive Total and Permanent Disability benefits under this plan.

Exclusions

Business travel accident benefits are not payable for losses or death caused by:

- Illness or disease
- Bacterial infections; this exclusion does not apply to infection in an accidental cut or wound, or due to food poisoning
- Commission of a common law felony by the covered individual
- Intentionally self-inflicted injury or suicide
- Flying in a rocket-propelled aircraft
- Flying in any private aircraft being used on Company business
- Crop dusting
- War or any act of war in the United States or any nation of which you permanently reside (there is war risk coverage outside the United States); this exclusion does not apply to the hijacking or air piracy of any conveyance used during a covered trip or Acts of Terrorism while traveling on a covered trip, or on any premises of the Company
- Service in the armed forces of any country
- A motor vehicle accident, if driving is a primary duty of your occupation (e.g., truck driver, courier, etc.)
- Commuting to and from work
- Flying in any aircraft other than a properly licensed and piloted commercial, chartered, corporate, or other Company-approved aircraft.

Travel Assistance Services – Business Travel

Travel assistance services are available 24 hours a day, 365 days a year while traveling on Company business at least 100 miles from your place of residence. Services range from pre-departure information to replacing lost passports to coordinating emergency medical evacuations. Please call 1-888-226-4567 within the United States and Canada or call collect 1-202-331-7635 from any other location. Travel assistance services are provided by Cigna Secure Travel under a contract with General Global Assistance. Emergency services must be coordinated through Cigna Secure Travel.

This program is not insurance and does not provide reimbursement of expenses for financial loss. A covered Employee is responsible for any advances, payments, travel-related or replacement costs, and must provide confirmation of reimbursement. Credit card(s) used to guarantee reimbursement must have sufficient available credit limit to cover the amount of the advance.

Emergency Medical Evacuation

When necessary, Cigna Secure Travel will arrange and pay for your transportation to the nearest adequate medical facility that can properly treat your condition.

Repatriation Benefit

If you die while traveling, Cigna Secure Travel will arrange and pay for all necessary government authorization, and pay for the return of your remains to your place of residence for burial.

Special Accident Insurance (Bargaining Unit Only, excluding FCLT and MTC)

Provided through Cigna Group Insurance as a Benefit Rider to business travel insurance as a voluntary plan

Special accident insurance is available on a voluntary basis. This coverage provides extra financial security for you and your family in the event of accidental death, dismemberment, or paralysis.

Coverage is provided 24 hours a day anywhere in the world, on or off the job, on business or vacation, and at home.

Special accident insurance benefits are paid in addition to any other life and accident insurance benefits you are eligible to receive.

Coverage Amount

You can elect special accident insurance coverage from \$20,000 to \$500,000 in \$10,000 increments. You may elect coverage greater than \$250,000, only if the amount you choose does not exceed ten times your annual Pay.

If you want to cover your Spouse and Eligible Dependent Children, you can elect family coverage. The benefit amount for family members is a percentage of your benefit amount and is based on the composition of your family at the time of loss, as follows:

If you have these dependents at the time of loss:	Your Spouse's benefit will be:	Each Child's benefit will be:
Spouse and Children	90%	20%
Spouse only	100%	n/a
Children only	n/a	30%

As an active Employee age 70 and older, your benefit amount will be reduced as follows:

If you are at least this age:	Your benefit will be this percentage of your pre-age-70 benefit:
70	82.5%
75	57.5%
80	37.5%
85	20%

Your premiums for special accident insurance will not be reduced when your benefit is reduced.

Payment of Benefits

Death Benefits

If you or a covered Eligible Dependent should die as a result of and within one year after an accident, the full benefit amount is payable to you or your Beneficiary, as applicable, in a lump sum. If you and your covered Spouse should both die in the same accident or separate accidents that occur within a 24-hour period, your Spouse's benefit will increase to 100% of your benefit. However, the combined benefit will not be more than \$1,000,000.

Seat Belt Benefit

An extra benefit is payable if you or a covered Eligible Dependent dies as a result of injuries sustained while driving or riding in a private passenger car equipped with seat belts. If the covered person was wearing a seat belt (or protected by a child restraint as defined by state law) at the time of the accident, that person's benefit will be increased 10%, up to an additional \$10,000.

If it is unclear whether the covered person was wearing the required protection, the plan will pay \$1,000 to the Beneficiary.

Child Care Center Benefit

If you elect family coverage and you or your Spouse dies as a result of an accident, an additional annual benefit of up to 3% of your special accident insurance benefit (to a maximum of \$5,000 per year for each Child) will be payable for a licensed child care center to care for your surviving Child.

To be eligible for this payment, your Child must have been enrolled in a legally licensed child care center prior to your death (or your Spouse's death) or within 365 days thereafter. This benefit will be paid once a year for up to four years, or until your Child reaches age 13, whichever comes first.

After the Child has been in child care for 12 months following the accident, the claim for child care should be submitted to the Benefit Plans Office for reimbursement. If the surviving Spouse has custody of the Child, benefits will be paid to the surviving Spouse. If there is no surviving Spouse or the Child does not live with the Spouse, benefits will be paid to the Child's legally appointed guardian.

If you had family coverage at the time of the accident, but no Children are eligible for the child care benefit, a one-time \$1,500 payment will be made to your Beneficiary.

Education Benefit

If you elect family coverage and then lose your life as the result of an accident, an annual education benefit of an additional 5% of your benefit amount, up to \$15,000 a year, is payable on behalf of any dependent Child who, on the accident date, is:

- Enrolled as a full-time student in any institution of higher learning beyond the 12th grade.
- Enrolled in the 12th grade and, within 365 days after the accident, enrolls as a full-time student in an institution of higher learning beyond the 12th grade.

Benefits are payable for four years provided your Child remains a full-time student.

If you have family coverage at the time of the accident but no dependent Children who qualify for the education benefit, your Beneficiary will receive an additional \$5,000 lump-sum benefit.

Spouse Retraining Benefit

If you elect family coverage and then lose your life as the result of an accident, a “spouse retraining benefit” is payable to your surviving Spouse who enrolls in any professional or trade school or training program in order to obtain an independent source of income and support. The plan will pay up to \$5,000 toward the cost of training received within 30 months after the date of your death.

Surviving Spouse Benefit

If you choose family coverage and you or your covered Spouse dies as a result of an accident, an additional 1/2% of your special accident insurance amount will be payable to the surviving Spouse each month for 12 months.

Continuation of Special Accident Coverage After Employee’s Death

If you choose family coverage and you die as a result of an accident, coverage for your eligible Spouse and Children will continue, at no cost, for 36 months.

Dismemberment Benefits

If you or a covered Eligible Dependent should suffer a loss as a result of and within one year after an accident, you or your family member will receive the following benefits in a lump sum:

- The benefit will be paid at 100% in a lump sum for the following loss:
 - Any combination of one hand, one foot, or sight of one eye
 - Both hands, both feet, or sight of both eyes
 - Both speech and hearing (both ears)
 - Quadriplegia (total paralysis of both upper and lower limbs)
- The benefit will be paid at 50% in a lump sum for the following loss:
 - One hand, one foot, sight of one eye, speech, or hearing (both ears)
 - Paraplegia (total paralysis of both lower limbs) or Hemiplegia (total paralysis of upper and lower limbs on one side of the body)
- The benefit will be paid at 25% in a lump sum for the following loss:
 - Thumb and index finger of same hand

If two or more of these losses are sustained in the same accident, your benefit amount will be for the loss with the largest percentage amount payable. If your covered dependent Child suffers a dismemberment loss as described above, the plan will pay double the benefit amount indicated up to a maximum of \$200,000.

“Loss,” “Paralysis,” and “Limb” are defined in the Glossary

Total and Permanent Disability Benefit Feature

If within 365 days of a covered accident you become Totally and Permanently Disabled as a result of an accident, you will receive a monthly benefit after you have been Totally and Permanently Disabled for 12 consecutive months. The amount of this monthly benefit is 2% of your benefit amount, up to \$5,000 a month with a maximum of \$250,000. Benefits are payable for up to 50 months or until you recover, whichever comes first.

If you should die before receiving the maximum benefit – 100% of your benefit amount – your Beneficiary will receive the remaining benefit.

You must have been under age 70 at the time of the covered accident to receive Total and Permanent Disability benefits under this plan.

There are no Total and Permanent Disability benefits for dependents.

Rehabilitation Benefit

If you or an Eligible Dependent are injured as a result of an accident, an additional benefit of up to \$50,000 will be payable for approved rehabilitation expenses incurred within two years of the accident.

Covered expenses include physical therapy, home reconstruction, and outfitting of special vehicles. This benefit will be reduced by any other rehabilitation benefits that are payable, such as health or accidental insurance, workers' compensation, occupational disease benefits, or similar law.

You must notify the Benefit Plans Office in writing of your injury before any rehabilitation benefits are payable.

Exclusions

Special accident insurance benefits are not payable for losses or death caused by:

- Illness or disease
- Bacterial infection (except an infection resulting from an accidental cut, wound, or ingestion of a poisonous food or substance)
- Intentionally self-inflicted injury or suicide
- Commission of a common law felony by a covered individual
- War or any act of war in the United States; this exclusion does not apply to Acts of Terrorism in the United States
- Service of more than 30 days in the armed forces, other than Reserve or National Guard active duty for training
- Traveling or flying in any aircraft or device, other than hang gliders or parachutes, if the aircraft or device does not have a valid certificate of air worthiness, or is being used:
 - For travel, or is designed for travel beyond the earth's atmosphere
 - Crop dusting; spraying or seeding; firefighting; skywriting; pipeline or powerline inspection; aerial photography or exploration, except for plant site selection or inspections, inventory inspections, and quarry site selection; racing, endurance tests, stunt or acrobatic flying; or any operation which requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on)
 - Test or experimental purposes
 - Any military authority [aircraft flown by the U.S. Military Airlift Command (MAC) or similar service, or another country are not excluded]

If the Company requests participation in certain activities listed above, the aircraft exclusions may be modified. However, a \$100,000 maximum benefit limitation will apply.

Business Travel and Special Accident Insurance

Naming Your Beneficiary

The Beneficiary you name for basic life insurance benefits will automatically be your Beneficiary for business travel accident insurance, unless you elect otherwise in writing.

For special accident insurance, you may name anyone as your Beneficiary and you may change your Beneficiary designation at any time by completing the appropriate form available from the Benefit Plans Office.

If you do not designate a Beneficiary, business travel accident and special accident insurance benefits will be paid to the first survivor among the following Beneficiary(ies): your Spouse; your Child or Children; your mother or father; your sisters or brothers.

If you do not have any living Beneficiary(ies), your business travel accident and special accident insurance benefits will be paid to your estate.

If you elect dependent life coverage or family coverage under the special accident insurance plan, you will automatically be the Beneficiary in case of the death of a family member, unless you elect otherwise in writing.

Costs for Coverage

As described in the "About Your Benefits" section, the Company pays the cost of business travel accident insurance coverage. You pay the full cost of all special accident insurance coverage.

Tax Consequences

Under current tax law, employer-paid insurance coverage in excess of \$50,000 may result in additional taxable income for federal income and FICA tax purposes. This additional taxable income, called imputed income, is reported on your W-2 earnings statement as "other income."

Claiming Benefits

You or your Beneficiary must file a claim with the Benefit Plans Office in order to receive any life and accident insurance benefits. By contacting the Benefit Plans Office, you or your Beneficiary will receive the necessary forms, as well as instructions and assistance in filing claims.

When Coverage Ends

Business travel accident insurance and special accident insurance coverages end on the date your employment terminates for any reason.

If you are on temporary suspension of work or an approved leave of absence (including Long-Term Disability), you may continue your special accident insurance coverage for 12 months if you pay premiums in advance.

Special accident insurance coverage may end before termination of employment. However, this coverage will end on the earliest of the following dates:

- The date you are no longer considered eligible because of a change in your employment status
- You elect not to continue coverage
- The last day of the period for which your last premium was made
- The date the plan is terminated

Special accident insurance coverage for a dependent Child will end the earlier of 120 days after your Child stops being a full-time student or if your Child turns age 28, marries, or begins full-time employment. Employment during school break periods is not considered full-time employment. If the dependent Child is not enrolled in school full-time, coverage for that Child will end at age 18.

Conversion Privileges

Within 30 days after your special accident insurance coverage terminates, you may convert all or part of the coverage to an individual insurance policy without taking a medical examination. The cost for converted coverage will be based on the insurance company's regular premium rates for the type and amount of insurance available to you through the conversion privilege. The conversion privilege under the special accident insurance plan ends at age 70.

Contact the Benefits Plans Office to request a conversion form.

Business travel accident insurance may not be converted.

Claiming Benefits

You or your Beneficiary may contact the Benefit Plans Office or Cigna Life Insurance to file a special accident claim:

Cigna Group Insurance
Life, Accident, Disability
Pittsburg, PA 15222-0328
Telephone: 800-238-2125
Fax: 412-402-3316