

**California Association of REALTORS®**

## MetLife Voluntary Accidental Death & Dismemberment (VADD) Insurance BENEFIT SUMMARY

<b>Voluntary AD&amp;D</b>	<b>Accidental Death &amp; Dismemberment provides a benefit in the event of death or dismemberment resulting from a covered accident</b>		
<b>Eligibility</b>	<b>Active C.A.R Members and their full-time W2 Employees Working 30 or more hours per week</b>		
<b>Coverage Amounts</b>	<b>\$250,000</b> <b>\$500,000</b> <b>Family Protection Plus *</b>		
<b>Annual Premium * Voluntary AD&amp;D</b>	<b>Member / W-2 Employee</b>	<b>\$250,000</b>	<b>\$74.00</b>
	<b>Member / W-2 Employee</b>	<b>\$500,000</b>	<b>\$143.00</b>
	<b>Family Protection</b>	<b>\$250,000</b>	<b>\$140.00</b>
	<b>Family Protection</b>	<b>\$500,000</b>	<b>\$275.00</b>
<i>*Annual Premium Includes a \$5.00 Administration Fee</i>			
<b>Age Reduction</b>	<b>None</b>		
<b>Covered Loss by Accident Type</b>			
<b>Loss of:</b>		<b>100%</b>	
<ul style="list-style-type: none"> <li>• Life</li> <li>• Combination of Hand – Foot – and/or Eye</li> <li>• Paralysis of both Arms and Both Legs</li> <li>• Brain Damage</li> </ul>			
<b>Loss of:</b>		<b>75%</b>	
<ul style="list-style-type: none"> <li>• Arm</li> <li>• Leg</li> </ul>			
<b>Loss of:</b>		<b>50%</b>	
<ul style="list-style-type: none"> <li>• Hand</li> <li>• Foot</li> <li>• Sight of One Eye</li> <li>• Speech</li> <li>• Hearing</li> </ul>			
<b>Loss of:</b>		<b>25%</b>	
<ul style="list-style-type: none"> <li>• Thumb &amp; Index Finger on the same hand Paralysis of one Arm or Leg</li> </ul>			

**Voluntary AD&D Features<sup>1</sup>**

- Accelerated Benefits Option<sup>2</sup>
- Total Control Account<sup>®3</sup>

**AD&D Features<sup>1</sup>**

- Seat Belt Benefit
- Child Care Benefit
- Total Control Account<sup>®</sup>
- Air Bag Benefit
- Common Carrier Benefit
- Travel Assistance and Identity Theft Solutions<sup>4</sup>

**Family Protection Plus\***

The amount of insurance applicable to family members is express as a percentage of the amount the employee selects on the following basis:

- Spouse, no eligible dependent child or children – 50%
- Spouse, and eligible child or dependent children - Spouse: 40%, Each Child: 10%
- No Spouse but dependent child or children – Each Child: 15%

## What Is Not Covered?

Like most insurance plans, this plan has exclusions. In addition, a reduction schedule may apply. Please see your benefits administrator or certificate for specific details.

For AD&D coverage only, no benefit will be paid for any loss resulting from or caused or contributed to by: physical or mental illness or infirmity or the diagnosis or treatment of such illness or infirmity; an infection, other than infection occurring in an external accidental wound; suicide or attempted suicide; intentionally self-inflicted injury; war, whether declared or undeclared; or act of war, insurrection, rebellion, or riot; committing or trying 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. Exclusion for Intoxication: We will not pay benefits 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.

AD&D coverages are provided under a group insurance policy (Policy Form GPNP99 or G2130-S) issued to your employer by MetLife. AD&D coverages under your employer's plan terminates when your employment ceases when your AD&D contributions cease, or upon termination of the group insurance policy. Should your AD&D 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.

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 your employer. Specific details regarding these provisions can be found in the certificate. If you have additional questions regarding the AD&D Insurance program underwritten by MetLife, please contact your benefits administrator or MetLife. Like most group AD&D insurance policies, MetLife group policies contain exclusions, limitations, terms and conditions for keeping them in force. Please see your certificate for complete details.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

Insurance coverage is issued by Metropolitan Life Insurance Company, New York, NY 10166.

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<sup>1</sup> Features may vary depending on jurisdiction.

<sup>2</sup> When life expectancy is certified by a physician to be 12 months or less. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be 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 ABO 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 ABO benefits will have on public assistance eligibility for you, your spouse or your family.

<sup>3</sup> Subject to state law, and/or group policyholder direction, the Total Control Account (TCA) is provided for all Life and 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 TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

<sup>4</sup> Travel Assistance and Identity Theft Solutions services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.