

VAN BUREN PUBLIC SCHOOLS



Plan Design – Covered Conditions

Initial Benefit means the benefit that is payable for a covered condition the first time that it occurs while coverage is in effect. The Initial Benefit amount is expressed as a percentage of the elected Benefit Amount.

Recurrence Benefit means the benefit that is payable for another occurrence of the same covered condition for which MetLife has already paid a benefit. The Recurrence Benefit amount is expressed as a percentage of the Initial Benefit amount.

<u>Covered Conditions</u>	<u>Initial Benefit</u>	<u>Recurrence Benefit</u>
Benign Tumor Category		
Benign Brain Tumor	100% of Benefit Amount	100% of Initial Benefit
Cancer Category		
Invasive Cancer	100% of Benefit Amount	100% of Initial Benefit
Non-Invasive Cancer	25% of Benefit Amount	100% of Initial Benefit
Skin Cancer	5% of Benefit Amount, but not less than \$250	NONE
Cardiovascular Disease Category		
Coronary Artery Bypass Graft (CABG) - <i>where surgery involving either a median sternotomy or minimally invasive procedure is performed</i>	50% of Benefit Amount	100% of Initial Benefit
Childhood Disease Category		
Cerebral Palsy	100% of Benefit Amount	NONE
Cleft Lip or Cleft Palate	100% of Benefit Amount	NONE
Cystic Fibrosis	100% of Benefit Amount	NONE
Diabetes (Type 1)	100% of Benefit Amount	NONE
Down Syndrome	100% of Benefit Amount	NONE
Sickle Cell Anemia	100% of Benefit Amount	NONE
Spina Bifida	100% of Benefit Amount	NONE
Functional Loss Category		
Coma	100% of Benefit Amount	100% of Initial Benefit
Loss of: Ability to Speak; Hearing; or Sight	100% of Benefit Amount	NONE
Paralysis of 2 or more limbs	100% of Benefit Amount	NONE
Heart Attack Category		
Heart Attack	100% of Benefit Amount	100% of Initial Benefit
Sudden Cardiac Arrest	100% of Benefit Amount	NONE
Infectious Disease Category		
Bacterial Cerebrospinal Meningitis	25% of Benefit Amount	NONE
Diphtheria	25% of Benefit Amount	NONE
Encephalitis	25% of Benefit Amount	NONE
Legionnaire's Disease	25% of Benefit Amount	NONE
Malaria	25% of Benefit Amount	NONE
Necrotizing Fasciitis	25% of Benefit Amount	NONE
Osteomyelitis	25% of Benefit Amount	NONE
Rabies	25% of Benefit Amount	NONE

Tetanus	25% of Benefit Amount	NONE
Tuberculosis	25% of Benefit Amount	NONE
Kidney Failure Category		
Kidney Failure	100% of Benefit Amount	NONE
Major Organ Transplant Category		
Major Organ Transplant <i>For bone marrow, heart, lung, pancreas, and liver</i>	100% of Benefit Amount	NONE
Progressive Disease Category		
ALS	100% of Benefit Amount	NONE
Alzheimer's Disease	100% of Benefit Amount	NONE
Multiple Sclerosis	100% of Benefit Amount	NONE
Muscular Dystrophy	100% of Benefit Amount	NONE
Parkinson's Disease (Advanced)	100% of Benefit Amount	NONE
Systemic Lupus Erythematosus (SLE)	100% of Benefit Amount	NONE
Severe Burn Category		
Severe Burn	100% of Benefit Amount	100% of Initial Benefit
Stroke Category		
Stroke	100% of Benefit Amount	100% of Initial Benefit

Ask your MetLife representative for information on other plan designs and benefits that may be available based on MetLife's guidelines, group size, underwriting and state requirements.

Healthcare Navigation Services

Healthcare Navigation Services – added at no additional cost

As an added benefit that allows access to education and support from personal consultants with healthcare expertise, including the following: decision support related to health care services and benefits; assistance with understanding health benefits; concierge services to coordinate care, assess costs of care, find doctors and facilitate appointments; and medical claim/bill review and correction. The services also include access to self-service decision support tools via a web portal that can be used to assess costs of care and find doctors.

MetLife AdvantagesSM

MetLife AdvantagesSM – Services or Discounts added at no additional cost

Will Preparation Services¹

An added benefit which gives policyholders access to MetLife's online will preparation services provided by SmartLegalForms to create a binding will, living will or assign a power of attorney.

MetLife VisionAccess²

An added benefit which gives policyholders access to the MetLife VisionAccess discount program. The program provides a discount on eye exams, glasses and frames, and laser vision correction when visiting a participating private practice.

	<p>Funeral Discount and Planning Services³</p> <p>An added benefit which gives policyholders access to funeral discounts and planning services. Through Dignity Memorial, policyholders and family members will have access to compassionate counselors as well as discounts on funeral services through the largest network of funeral homes and cemetery providers in North America.</p>
--	---

CRITICAL ILLNESS INSURANCE GENERAL EXCLUSIONS

PLEASE NOTE:

Exclusions and limitations in any policy and certificate issued will be based on the policyholder's situs state, plan design and states where employees reside. If the policyholder has employees residing in the following states, that state's Exclusions and Limitations will apply: Alaska, Arkansas, Colorado, Connecticut, Florida, Guam, Idaho, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, South Carolina, South Dakota, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin, and Wyoming.

How to read this section:

Exclusions appear in **bold font**. Applicable state variations are noted in *italics*.

We will not pay benefits for any Covered Condition for a Covered Person caused by, or that takes place during:

- **the Covered Person's active participation in an insurrection, rebellion, riot or terrorist act.**
- **the Covered Person's engagement in any illegal occupation or activity that constitutes a felony under the laws of the jurisdiction in which the activity took place.**
- **the Covered Person's intentionally self-inflicted injury.**
- **the Covered Person's suicide or attempted suicide.**
- **war, whether declared or undeclared; or act of war.**
- **the Covered Person's operation, while intoxicated, of a motor vehicle involved in the incident. Motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all terrain vehicle; or a snow mobile.**
- **the Covered Person voluntarily taking or using 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 according to package directions**
- **activities required by the Covered Person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority. In addition,**
- **We will not pay benefits for any Covered Condition for which Diagnosis is made outside the United States, Canada or Mexico unless the Diagnosis is confirmed in the United States, in which case the Covered Condition will be deemed to Occur on the date the Diagnosis is made outside the United States, Canada or Mexico.**

We shall not be liable for any loss to which a contributing cause was the commission of or attempt to commit a felony by the Covered Person whose injury or sickness is the basis of claim, or to which a contributing cause was such Covered Person's being engaged in an illegal occupation.

Plan Design

Underwriting Offer	Guaranteed Issue
Benefit Amount	<p>A choice of the following benefit amount options: \$15,000 or \$30,000.</p> <p>Spouses/Domestic Partners will be offered 50% and Dependent Child(ren) will be offered 50% of the policyholder's benefit amount.</p> <p>Benefits are paid directly to the policyholder based on flat schedule (not reimbursement) and there is no coordination with other insurance coverage.</p>
Recurrence Benefit	<p>Included. A benefit is payable for a subsequent occurrence of some covered conditions. Refer to the Plan Design – Covered Conditions table in this Cost & Benefit Summary for the eligible conditions and amount payable.</p> <p>The Recurrence Benefit is payable 1 time per covered condition per covered person.</p>
Total Benefit Amount	There is no Total Benefit Amount cap included in the plan. This refers to a maximum aggregate amount that MetLife would pay per covered person per lifetime for the covered conditions.
Category Limits	There are no Category Limits included in the plan. This refers to a maximum aggregate amount that MetLife would pay per covered person for all conditions under an applicable covered condition category.
Initial Benefit Separation Period	An Initial Benefit is not payable for a covered condition that occurs within 30 days of an occurrence of a different covered condition.
Recurrence Benefit Separation Period	A Recurrence Benefit is not payable for a covered condition which occurs again within 90 days of the original occurrence.
Treatment-Free Period	<p>We will not pay a Recurrence Benefit unless the covered person has not been treated or had symptoms for at least:</p> <p>90 days for a Cancer covered condition.</p> <p>90 days for a Benign Tumor condition.</p>
Pre-Existing Condition Limitation	None.
Benefit Reduction Due to Age	Not Included.
Portability (Continuation of Coverage)	<p>“Portability” is available through our Continuation of Insurance provision. Employees who are no longer eligible for coverage under the plan may continue their coverage on a MetLife direct-billed basis.</p> <p>Specific to employees covered under an Ohio certificate, when the group policy ends portability is not available and coverage must also end for employees who previously had elected to continue coverage.</p> <p>Eligibility for portability through the Continued Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.</p>