

YMCA Employee Benefits - Schedule of Benefits

YMCA of Metropolitan Denver, 0877

Service Waiting Period for Benefits Eligibility: First of Month Following Date of Hire

Basic Term Life and Accidental Death and Dismemberment Insurance (AD&D)

Your employer provides you with Basic Term Life and Accidental Death and Dismemberment insurance coverage in the amount of \$10,000 at no cost to you. Your Basic AD&D amount is equal to your Basic Life amount.

Optional Term Life Coverage Option

For You	2 times your base annual earnings, to a maximum of \$500,000. If not a multiple of \$1,000, this amount will be rounded to the next higher multiple of \$1,000.
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Dependent Life Coverage Options

For Your Spouse	\$5,000
For Your Dependent Children*	\$0 for under 14 days old; \$500 for at least 14 days of age but under 6 months; or \$5,000 for at least 6 months of age but under 26 years old

*Child(ren)'s Eligibility: Dependent children ages from 14 days to 26 years old are eligible for coverage.

Optional AD&D Coverage Amounts for You

Your Optional AD&D amount is equal to your Optional Term Life amount.

Accidental Death & Dismemberment (AD&D) coverage complements your Basic Life and Optional Life insurance and helps protect you 24 hours a day, 365 days a year.

This valuable coverage is available to you even if you already have accident insurance. It provides benefits beyond your disability or life insurance for severe accidents or loss of life on or off the job — while commuting, traveling by public or private transportation and during business trips. MetLife's AD&D insurance pays you benefits if you suffer an accident that results in paralysis or the loss of a limb, speech, hearing or sight, or brain damage or coma. If you suffer a fatal accident, benefits will be paid to your beneficiary.

Please note that a REDUCTION SCHEDULE applies. The amount of Life and Accidental Death and Dismemberment Insurance applicable to the covered employee's class of benefits will reduce at age 65 to 65%.

Note: Basic Life Insurance, Basic Accidental Death and Dismemberment Insurance, Optional Life Insurance, Optional Accidental Death and Dismemberment Insurance, and Dependent Life Insurance will terminate at retirement.

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 Benefit: 10% of Full Amount, up to a maximum of \$10,000
- Seat Belt Benefit: 10% of Full Amount, up to a maximum of \$25,000
- Common Carrier Benefit: Full Amount, up to a maximum of \$500,000

Covered Losses

This AD&D insurance pays benefits for covered losses that are the result of an accidental injury or loss of life. 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.

What Is Not Covered?

Accidental Death & Dismemberment 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; 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 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.

Features

This insurance offering from your employer and MetLife comes with a variety of added features that can provide assistance to you and your family members today and during a difficult time.

Accelerated Benefits Option*

For access to funds during a difficult time

You can receive up to 80% of your Basic and Optional Term Life insurance proceeds to a maximum of \$800,000 in the event that you become terminally ill and are diagnosed with less than 24 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time. The Accelerated Benefit Option is not available for spouses or children insured under the Dependent Life insurance plan.

*The Accelerated Benefits Option is subject to state availability and regulation. The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable federal tax treatment. If the accelerated benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not 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 accelerated 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 accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

Conversion

For those who wish to have more permanent coverage

You can generally convert your Group Term Life insurance benefits to an **Individual Whole Life** insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment, or a change in your employee class. Conversion is available on all Group Life insurance coverages. Please note that conversion is **not** available on AD&D coverage. If you experience an event that makes you eligible to convert your coverage, please contact your employer for more information.

Premium Pay

Continued premium payments during a Total Disability

If you become Totally Disabled prior to age 60, your employer may continue your term life insurance (and any term life insurance for your dependents) while you remain Totally Disabled if you make any required contributions. Coverage during Total Disability will be continued during the period of Disability subject to the appropriate premium payments, but will not exceed age 65. If Total Disability is expected to last more than 12 months, written proof that Total Disability has existed for at least 3 months must be furnished to the insurer between 3 and 12 months after Total Disability starts. Total Disability, or Totally Disabled, means your inability to do your job and any other job for which you are fit by education, training or experience due to injury or sickness. Your disability status shall be determined by MetLife. This provision allows coverage for you as a disabled employee to be continued as if you were still active.

Total Control Account[®]

For immediate access to death proceeds

The Total Control Account[®] settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life or accident policy for claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. They'll have the convenience of immediate access to any or all of their proceeds, through an interest bearing account with unlimited check-writing privileges. The Total Control Account gives beneficiaries time to decide what to do with their proceeds, which can be very helpful to them during a difficult time.

Additional Coverage Information

For Employee Coverage

Enrollment in Optional Term Life insurance plan is available without providing a Statement of Health form as long as:

For Annual Enrollment

- Your enrollment takes place before your employer's enrollment deadline date, and
- You are continuing the coverage you had in the last year
- You are enrolling for coverage only one increment more than your current coverage and you were not previously denied coverage.

For New Hires

- Your enrollment takes place within 31 days from the date you become eligible for benefits, and
- You are enrolling for coverage equal to 1 times your basic annual earnings.

If you do not meet all of the conditions stated above, you will need to provide additional medical information by completing a Statement of Health form.

^{*}Coverage will either be approved by MetLife based upon its underwriting rules and your answers or you will be asked to submit a Statement of Health to complete your application for coverage.

For Dependent Coverage[†]

Your spouse and dependent children also do not need to provide a Statement of Health form as long as they are not home or hospital confined and not receiving disability payments and:

For Annual Enrollment

- The enrollment takes place prior to your employer's enrollment deadline, and
- Your spouse and child(ren) is/are continuing coverage s/he/they had in the last year.

For New Hires

- The enrollment takes place within 31 days from the date you become eligible for benefits.

If you do not meet all of the conditions stated above, you will need to provide additional medical information by completing a Statement of Health form.

Note: Proof of Insurability will not be required for employees making a change in benefits due to a Family Status Change.

Additionally, any increase in or addition to the benefits will take effect on the date of the change. Any such change applies only to loss of life or accidental injury that occurs on or after the effective date of the change. Any decrease in or deletion of benefits will take effect on the date of the change. Any such change applies to loss of life or accidental injury that occurs after the effective date of the change.

Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) other than your employer, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary.

About Your Coverage Effective Date

You must be “Actively at Work” on the date your coverage becomes effective or an increase or addition is to take effect, and your spouse and eligible child(ren) must be performing their Normal Activities when coverage becomes effective. If you do not have to pay for the cost of coverage, the coverage begins on your eligibility date. If you must pay for coverage, you must enroll for the coverage and complete a payroll deduction authorization.

If you enroll on or before the date you are eligible for coverage, the coverage will become effective on your eligibility date. If you enroll within 31 days after you become eligible for coverage, the coverage will become effective on the enrollment date. If you enroll after 31 days following the date you become eligible, or if you were previously denied coverage, you must submit proof of insurability. Requests for amounts that require additional medical information will not be effective until the first of the month following approval from MetLife or the date that Actively at Work and Normal Activities requirements are met.

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 YMCA Employee Benefits and are subject to each state’s laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife). Life and AD&D coverages under your employer’s plan terminate the earliest of: termination of the group contract, when any required Life and AD&D contributions cease, or on the last day of the month your employment ceases or eligibility ends. Dependent Life coverage will terminate the earliest of: when dependent coverage is deleted from the plan, when a dependent no longer qualifies as a dependent, on the last day of the month the employee’s personal coverage ends or the employee retires, or the end of the last period for which an employee makes a required contribution. Should your life 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.