

Navajo Nation



MetLife®

Plan Summary

Navajo Nation Plan Benefits

Explore the coverage that makes it easy to give yourself and your loved ones more security today...and in the future.

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

Class 1 : All active Full-Time Employees earning \$30,000 or more per year	\$125,000
Class 2 : All active Full-Time Employees earning \$20,000 but less than \$30,000 per year	\$90,000
Class 3 : All active Full-Time Employees earning \$17,000 but less than \$20,000 per year	\$80,000
Class 4 : All active Full-Time Employees earning \$14,000 but less than \$17,000 per year	\$65,000
Class 5 : All active Full-Time Employees earning \$12,000 but less than \$14,000 per year	\$55,000
Class 6 : All active Full-Time Employees earning \$10,000 but less than \$12,000 per year	\$50,000
Class 7: All active Full-Time Employees earning less than \$10,000 per year	\$48,000
Class 8: All Chapter Officials	\$5,000

Dependent Term Life Insurance Coverage Options

For Your Spouse (Classes 1-7)	\$7,500
For Your Dependent Children* (Classes 1-7)	\$5,000

*Child(ren)'s Eligibility: Dependent children ages from live birth to age 26 are eligible for coverage.

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 Option¹

For access to funds during a difficult time

You can receive up to 80% of your Basic Term Life insurance proceeds to a maximum of \$100,000 in the event that you become terminally ill and are diagnosed with less than 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Conversion

For protection after your coverage terminates

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 within 31 days. 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, you can speak with a MetLife representative by calling: 1-877-275-6387. Please contact your plan administrator/employer for more information.

Extended Death Benefit

Provides death benefit coverage

With this feature, you'll have death benefit coverage and your premiums will be waived for a period of up to one year following termination of employment, plus 31 days if you are totally disabled on the date your employment terminates. 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. Coverage will cease at the earlier of one year plus 31 days or when you reach age 65.

Transition Solutions⁴

Assistance identifying solutions for your financial situations

Transition Solutions is a service designed to help provide assistance in making financial decisions based on the major events in your life including changes in employment, retirement or your benefits status. Contact your employer or plan administrator for more information.

Delivering The Promise[®]

For support when beneficiaries need it most

Delivering The Promise[®] is a service designed to provide beneficiaries with the support and assistance they need during an especially difficult time. Services include assistance filing life insurance claims and consultation to help with the financial details and questions that arise upon the loss of a loved one.

Total Control Account^{®7} ***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 draft-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.

What's Not Covered?

Like most insurance plans, this plan has exclusions. Dependent Life Insurance do not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one year in North Dakota or Colorado) of an increase in coverage.

Age Reduction

If You are age 70 or older on Your effective date of insurance, the appropriate percentage from the following table will be applied to the amount of Your Basic Life and Accidental Death and Dismemberment Insurance on Your effective date of insurance.

If You are under age 70 on the effective date of Your insurance, the amount of Your Basic Life and Accidental Death and Dismemberment Insurance on and after age 70 will be determined by applying the appropriate percentage from the following table to the amount of Your insurance in effect on the day before Your 70th birthday:

Age of Employee	Percentage
70 but less than 75	50%
75 but less than 80	30%
80 and older	20%

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

Accidental Death & Dismemberment Coverage

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

Coverage Amounts for You

An amount equal to your Basic Life coverage amount.

Table of Covered Losses

This AD&D insurance pays benefits for covered losses that are the result of an accidental injury or loss of life. The full amount of your AD&D coverage is called the "Full Amount" and is equal to the benefit payable to the loss of life. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

Covered Losses	Percent of Full Amount
Life	100% of Full Amount
Hand	50% of Full Amount
Foot	50% of Full Amount
Arm	75% of Full Amount
Leg	75% of Full Amount
Sight of one eye	50% of Full Amount
Thumb & index finger of same hand	25% of Full Amount
Speech & hearing	100% of Full Amount
Speech or hearing	50% of Full Amount
Paralysis of both arms and both legs	100% of Full Amount
Paralysis of both legs	50% of Full Amount
Paralysis of the arm & leg on either side of the body	75% of Full Amount
Paralysis of one arm or leg	25% of Full Amount
Brain Damage	100% of Full Amount
Coma	1% monthly up to 60 months

Standard Additional Benefits Include

The **Air Bag Benefit** is payable if an insured person dies as a result of injuries sustained in an accident while driving or riding in a private passenger car that was equipped with air bags. In such case, his or her benefit can be increased by 5% of the Full Amount — but not less than \$1,000 or more than \$10,000.

The **Seat Belt Benefit** is payable if an insured person dies as a result of injuries sustained in an accident while driving or riding in a private passenger car and wearing a properly fastened seat belt (or a child restraint if the insured is a child). In such case, his or her benefit can be increased by 25% of the Full Amount — but not less than \$1,000 or more than \$25,000.

The **Common Carrier Benefit** is payable if an insured person dies as a result of injuries sustained while traveling in a Common Carrier. The additional amount payable is 100% of the Full Amount.

The **Child Care Center Benefit** provides funds for your eligible dependent children, 12 years old or younger, to attend a licensed child care facility for up to four consecutive years if you should suffer a fatal accident. The yearly benefit for each eligible child is equal to \$5,000 or the actual amount of child care costs incurred (whichever is less), and cannot exceed an overall total of 12% of the Full Amount. In order to be eligible, dependent children must be enrolled in a licensed child care center at the time of your accidental death.

The **Child Education Benefit** provides tuition funds for each of your eligible dependent children to attend a college or other accredited institution for up to 4 years if you should suffer a fatal accident. To qualify, your dependent children must be enrolled in the institution at the time of your accidental death or must enroll within one year of your accidental death. The yearly benefit for each eligible child is equal to \$10,000 or the actual amount of tuition costs incurred, whichever is less. The total benefit maximum is 20% of the Full Amount for each eligible child.

The **Spouse Education Benefit** provides tuition funds for your spouse if you should suffer a fatal accident. The benefit is payable for up to one year and is equal to the lesser of the actual cost of tuition, \$5,000 or 3% of the Full Amount. Your spouse must be enrolled in an accredited school at the time of your accidental death.

The **Hospitalization Benefit** helps defray hospitalization costs that result from an accident. It is provided as a monthly income to the insured and is equal to one percent of your Full Amount per month, subject to a four-day waiting period and a maximum of \$2,500 per month, with a maximum duration of 12 months.

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.

Additional Coverage Information

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. Your coverage must be in effect for your spouse and eligible children's coverage to take effect. In addition, your spouse and eligible child(ren) must not be home or hospital confined or receiving or applying to receive disability benefits from any source when their coverage becomes effective.

¹The 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.

⁴Transition Solutions Specialists are Financial Services Representatives of MetLife or New England Financial, a MetLife company.

⁷Subject to state law, and/or group policyholder direction, the Total Control Account 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 the 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 earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs. Guarantees are subject to the financial strength and claims paying ability of MetLife.

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 Navajo Nation 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 GPNP9) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminates when your employment ceases when your Life and AD&D contributions cease, or upon termination of the group contract. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent. 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 within 31 days.