

Group Voluntary Insurance Benefits

Occidental College

- Accident
- Hospital Indemnity
- Critical Illness

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Help offset the financial gaps in your health insurance plan

Out-of-pocket costs not covered by health insurance may include:

- Co-pays
- Deductibles
- Out-of-network doctor visits
- Therapy

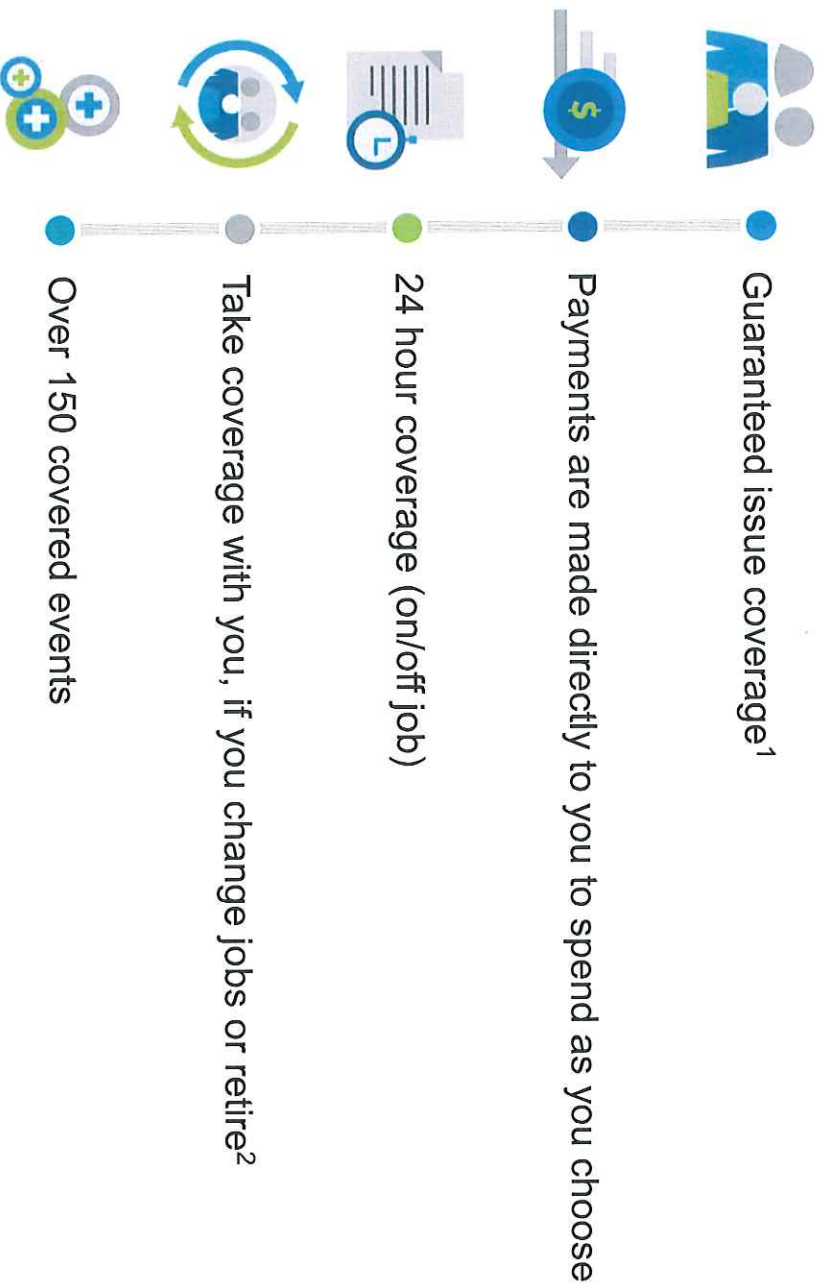


These benefits can help offset the financial gaps:

- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance

These benefits are not a replacement for traditional medical insurance. They are a complement to this coverage.

Accident insurance – Key features



¹Coverage is guaranteed provided: (1) the employee is actively at work, and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or overseas.

²Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

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Accident insurance – Over 150 covered events



Injuries

- Fractures/Dislocations
- Concussion
- Coma
- Ruptured Disc
- Torn Cartilage in Knee
- Cuts/Lacerations
- Torn/Ruptured/Severed Tendon/Ligament
- Broken Tooth
- And more



Dismemberment, Loss & Paralysis

- Dismemberment & Loss
- Catastrophic Dismemberment & Loss
- Paralysis



Medical Services & Treatments

- Air/Ground Ambulance
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Transportation
- Therapy Services
- Pain Management
- Blood/Plasma/Platelets
- Inpatient Surgery
- Outpatient Ambulatory Surgery
- And more



Accidental Death

- Accidental Death
- Common Carrier⁴



Hospital – Accident

- Admission
- Confinement
- Admission – ICU
- Confinement – ICU
- Inpatient Rehab Unit



Hospital – Sickness¹

- Admission – ICU
- Admission – non-ICU
- Confinement – ICU
- Confinement – non-ICU



Additional Benefits

- Lodging²
- Health Screening Benefit (Wellness)³

¹The Hospital Sickness benefit may not be available in all states.

²The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

³The Health Screening Benefit is not available in all states.

⁴Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

Accident insurance – Plan highlights

You have a choice of two plans: Low Plan and High Plan



Covered Conditions	Low Plan MetLife Accident Insurance Pays You	High Plan MetLife Accident Insurance Pays You
Injuries – 12 covered injury types	Ranging from \$25 – \$5,000 per injury	Ranging from \$50 – \$10,000 per injury
Medical Services & Treatment – 15 covered medical services & treatments	Ranging from \$15 – \$1,000 per medical service/treatment	Ranging from \$25 – \$2,000 per medical service/treatment
Hospital Coverage¹ (due to an Accident)	\$1000 (non-ICU) – \$1,500 (ICU) admission benefit per accident \$100 a day for non-ICU confinement up to 31 days \$200 a day for ICU confinement up to 31 days	\$1,000 (non-ICU) – \$1,500 (ICU) admission benefit per accident \$200 a day for non-ICU confinement up to 31 days \$400 a day for ICU confinement up to 31 days

¹Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

Accident insurance – Plan highlights

You have a choice of two plans: Low Plan and High Plan



Covered Conditions	Low Plan MetLife Accident Insurance Pays You	High Plan MetLife Accident Insurance Pays You
Accidental Death	\$25,000 \$75,000 if passenger on common carrier ³	\$50,000 \$150,000 if passenger on common carrier ³
Dismemberment, Loss & Paralysis	\$500 – \$10,000 per injury	\$1,000 – \$50,000 per injury
Additional Benefits – Lodging ¹	\$100 per night, up to 31 nights	\$200 per night, up to 31 nights
Health Screening Benefit (Wellness) ²	\$75 (payable 1x per calendar year)	\$75 (payable 1x per calendar year)
Benefit Reduction Due to Age	Benefits reduced by 25% at age 65 Benefits reduced by 50% at age 70	Benefits reduced by 25% at age 65 Benefits reduced by 50% at age 70

¹The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.
²The Health Screening Benefit is not available in all states.
³Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.



Accident insurance – Rates

Low Plan

Type	Monthly
Employee Only	\$7.46
Employee + Spouse	\$14.28
Employee + Children	\$15.64
Employee + Spouse/Children	\$19.58

High Plan

Type	Monthly
Employee Only	\$11.78
Employee + Spouse	\$22.44
Employee + Children	\$24.48
Employee + Spouse/Children	\$30.65

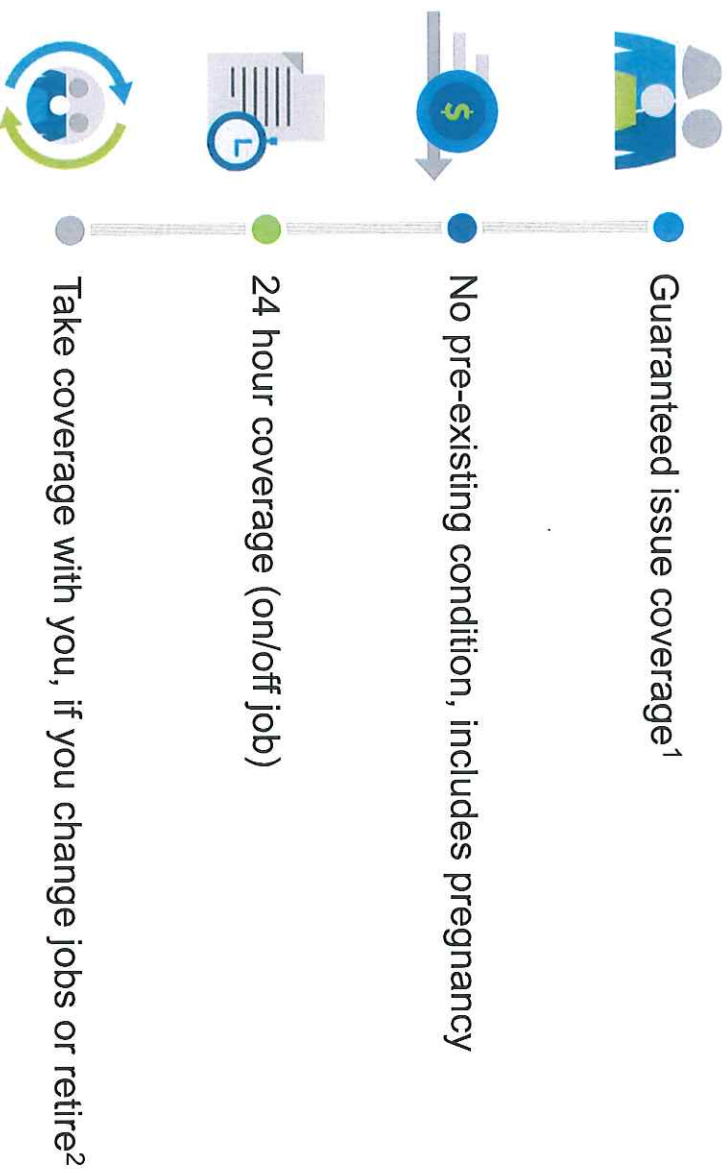
Benefit Payment Example for Accident

High Plan

Kathy's daughter, Molly, plays soccer on the varsity high school team. During a recent game, she collided with an opposing player, was knocked unconscious and taken to the local emergency room by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures too, since Molly's face was very swollen. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown. Depending on her health insurance, Kathy's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Accident Insurance payments can be used to help cover these unexpected costs.

Covered Event ¹	Benefit Amount ⁸
Ambulance (ground)	\$300
Emergency Care	\$100
Physician Follow-Up (\$75x 2)	\$150
Medical Testing	\$200
Concussion	\$150
Broken Tooth (repaired by crown)	\$200
Benefits paid by MetLife Group Accident Insurance	\$1,100

Hospital Indemnity insurance – Key features



¹Coverage is guaranteed provided: (1) the employee is actively at work, and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or overseas.

²Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

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Hospital Indemnity – Plan highlights

You have a choice of two plans: Low Plan and High Plan

Covered Conditions	Low Plan	High Plan
	MetLife Hospital Indemnity Pays You	MetLife Hospital Indemnity Pays You
Hospital Coverage (Accident)		
Admission must occur within 180 days of accident	Non-ICU – \$500 per accident ICU – \$1,000 per accident	Non-ICU – \$1,000 per accident ICU – \$2,000 per accident
Confinement must occur within 180 days of accident Payable the day after Admission	Non-ICU – \$100 a day, up to [31] days ICU – \$200 a day, up to [31] days	Non-ICU – \$200 a day, up to [31] days ICU – \$400 a day, up to [31] days
Inpatient Rehab stay must occur immediately following hospital confinement and occur within 365 days of accident	\$100 day, up to 15 days per accident and 30 days per calendar year	\$200 day, up to 15 days per accident and 30 days per calendar year
Health Screening (Wellness) Benefit provided if the covered insured takes one of the covered screening/prevention tests	\$50 (payable 1X per covered insured per calendar year)	\$50 (payable 1X per covered insured per calendar year)
Benefit Reduction Due to Age	Benefits reduce by 25% at age 65 Benefits reduce by 50% at age 70	Benefits reduce by 25% at age 65 Benefits reduce by 50% at age 70

¹Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See the Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

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Hospital Indemnity – Rates

Low Plan

Type	Monthly (12)
Employee Only	\$14.68
Employee + Spouse	\$29.16
Employee + Children	\$23.97
Employee + Family	\$38.45

High Plan

Type	Monthly (12)
Employee Only	\$26.82
Employee + Spouse	\$53.24
Employee + Children	\$43.55
Employee + Family	\$69.98

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Benefit Example for Hospital Indemnity

High Plan

Susan wakes up in the middle of the night experiencing chest pain. After contacting her doctor she is instructed to head to her local hospital. Upon arrival, the doctor examines Susan and advises that she requires immediate admission to the Intensive Care Unit for further evaluation and treatment. After 1 day in the Intensive Care Unit, Susan moves to a standard room and spends 2 additional days recovering in the hospital. Susan was released to her primary care physician for follow-up treatment and observation. Her primary doctor is now keeping a close watch over Susan's overall health. Depending on her health insurance, Susan's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Hospital Indemnity Insurance payments can be used to help cover these unexpected costs or in any other way Susan sees fit.

Covered Benefit ²	Benefit Amount
Regular Hospital Admission	\$ 1,000
ICU Supplemental Admission	\$ 1,000
Regular Hospital Confinement	\$ 400
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$ 2,400

Critical Illness – Key features



- Lump sum payment to use as you see fit upon diagnosis verification
- Rates locked in at Issue Age
- Recurrence benefit¹
- Guaranteed issue coverage²
- No waiting periods or age restrictions
- No limitations on filing claims for covered conditions
- No pre-existing condition
- 50% of the employee's benefit amount for spouse/child(ren)³
- Portable (continuation of coverage)⁴
- Benefit Reduction due to Age (25% at age 65, 50% at age 70)

¹There is a Benefit Suspension Period between Recurrences. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period. A Recurrence Benefit is available for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer.

²Coverage is guaranteed provided (a1) the employee is actively at work (For CA sitused cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer and (b2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

³Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Dependent Child coverage varies by state. Please contact MetLife for more information.

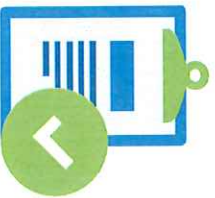
⁴Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

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Critical Illness – Overview



Covered Conditions

- Cancer¹
- Heart Attack
- Stroke²
- Major Organ Transplant
- Alzheimer's Disease³
- Coronary Artery Bypass Graft⁴
- Kidney Failure
- Plus 22 Listed Conditions⁵

Studies show that some families spend as much as **\$14,444** or more during a time of critical illness and recovery*

*MetLife Accident and Critical Illness Impact Study, October 2013.

¹Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an Initial Benefit of \$100 for All Other Cancer.

²In certain states, the Covered Condition is Severe Stroke.

³Please review the Disclosure Statement for specific information about Alzheimer's disease.

⁴In NJ sitused cases, the Covered Condition is Coronary Artery Disease.

⁵MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount for each of the 22 Listed Conditions until the Total Benefit Amount is reached. A Covered Person may only receive one payment for each Listed Condition in his/her lifetime. The Listed Conditions are: Addison's disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington's disease (Huntington's chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

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Critical Illness – Plan highlights

<p>You have a choice of a \$20,000 or \$40,000 Initial Benefit Amount</p>	<p>Your Total Benefit Amount will be 3 times the Initial Benefit Amount you selected</p>	<p>You can receive Initial and Recurrence Benefit¹ payments until your Total Benefit Amount is reached</p>
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Example of Initial & Recurrence Benefit Payments²

The example below illustrates an employee who elected an Initial Benefit of \$20,000 and has a Total Benefit Amount of [3] times (or 300%) of the Initial Benefit Amount or \$60,000.

Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack – first diagnosis	Initial Benefit payment of \$20,000	\$40,000
Heart Attack – second diagnosis, two years later	Recurrence Benefit payment of \$20,000	\$20,000
Kidney Failure – first diagnosis, three years later	Initial Benefit payment of \$20,000	\$0

¹We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period.

²This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

Critical Illness – Rates

\$20,000 Plan (Non-Tobacco)

Issue Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse / Children
<25	\$10.80	\$17.00	\$14.60	\$20.80
25-29	\$10.80	\$17.00	\$14.80	\$21.00
30-34	\$15.40	\$23.80	\$19.20	\$27.60
35-39	\$21.60	\$33.20	\$25.40	\$37.00
40-44	\$33.20	\$50.60	\$37.20	\$54.60
45-49	\$46.60	\$70.80	\$50.60	\$74.60
50-54	\$62.00	\$93.60	\$65.80	\$97.60
55-59	\$78.00	\$117.80	\$82.00	\$121.60
60-64	\$92.40	\$139.40	\$96.40	\$143.40
65-69	\$101.20	\$152.60	\$105.00	\$156.40
70+	\$117.20	\$176.60	\$121.20	\$180.60

\$40,000 Plan (Non-Tobacco)

Issue Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse / Children
<25	\$21.60	\$34.00	\$29.20	\$41.60
25-29	\$21.60	\$34.00	\$29.60	\$42.00
30-34	\$30.80	\$47.60	\$38.40	\$55.20
35-39	\$43.20	\$66.40	\$50.80	\$74.00
40-44	\$66.40	\$101.20	\$74.40	\$109.20
45-49	\$93.20	\$141.60	\$101.20	\$149.20
50-54	\$124.00	\$187.20	\$131.60	\$195.20
55-59	\$156.00	\$235.60	\$164.00	\$243.20
60-64	\$184.80	\$278.80	\$192.80	\$286.80
65-69	\$202.40	\$305.20	\$210.00	\$312.80
70+	\$234.40	\$353.20	\$242.40	\$361.20

Benefit Payment Example for Critical Illness

Example of Initial & Recurrence Benefit Payments

The example below illustrates an employee who elected an Initial Benefit of \$20,000 and has a Total Benefit of 3 times the Initial Benefit Amount or \$60,000.

Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack – first diagnosis	Initial Benefit payment of \$20,000	\$40,000
Heart Attack – second diagnosis, two years later	Recurrence Benefit payment of \$20,000	\$20,000
Kidney Failure – first diagnosis, three years later	Initial Benefit payment of \$20,000	\$0

Health screening benefit

MetLife provides an annual Health Screening Benefit* for taking one of the eligible screening/prevention measures. This coverage would be in addition to the Total Benefit Amount payable for previously mentioned Covered Conditions.

Your Health Screening Benefit Amount is based on the coverage you select:

Accident	\$75
Critical Illness	\$50 + \$200
Health Screening + Mammogram	
Hospital Indemnity	\$50

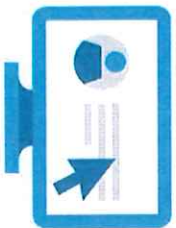
*There is a \$50 benefit with a \$15,000 Initial Benefit Amount and a \$100 Benefit with a \$30,000 Initial Benefit Amount. In most states there is a 30 day waiting period for the Health Screening Benefit. There is no waiting period for MD sitused cases. The Health Screening Benefit is not available to NH sitused cases or NH residents. There is a separate mammogram benefit for MT residents and for cases sitused in CA and MT.

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* Available only to dental benefits participants.

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Questions? Need help or more info?



Call

1-800-GET-MET8 (1-800-438-6388)

Monday through Friday, 8 am – 8 pm, EST



Contact

Contact your benefits administrator