

Met Life Products

| | Hospital Indemnity* | Accident | Critical Illness |
|------------------------------|--|---|--|
| Overview | Helps cover the cost of hospitalizations up to 30 days, depending upon the reason for hospitalization | Supplements medical coverage to pay an additional benefit when an accident occurs | Pays a tax-free, lump sum payment if covered participant is diagnosed with a significant illness |
| Eligibility | Employees enrolled in the Value Plan or HDHP | All benefits eligible employees | All benefits eligible employees |
| Covers | Hospital admissions and daily confinement | Choose between Low Plan or High Plan Low Plan pays up to \$75,000 High Plan pays up to \$150,000 | Choose from two benefit amounts. In most cases, plan pays 100% of selected benefit amount following a diagnosis of covered condition/illness |
| Pays | \$500-\$1,000 per admission plus \$100-\$200 per day up to 31 days | Benefit amounts vary based on the type of care Low Plan: pays up to \$5,000 for common injuries, \$1,000 for medical services, and up to \$75,000 for accidental death High Plan: pays up to \$10,000 for common injuries, \$2,000 for medical services, and up to \$150,000 for accidental death | Choose from two benefit amounts: \$15,000 or \$30,000 |
| Eligible Expenses | Pays a set amount for ICU or non-ICU admissions plus a daily benefit for hospital or rehabilitation facilities | Covered situations include: - Fractures - Concussions - Burns - Paralysis - Dismemberment - Medical services related to such injuries - Accidental death | Covered situations include: - Cancer - Heart attack - Stroke - Organ transplant - Kidney failure - Alzheimer's disease |
| Who Pays the Premium? | Bryant | You | You |

* Indemnity Plan has an age based benefits reduction:

Age 65 -69: 25%

Age 70+: 50%