



Your Options — At a Glance

Ohio Carpenters Health and Welfare Fund is always looking for ways to improve your benefits plan and wants you to have the opportunity to receive the life coverage that meets your individual needs at a price you can afford. Getting the income protection needed to guard against life's uncertainties shouldn't be difficult. That's why Ohio Carpenters Health and Welfare Fund is offering you a life benefits plan from MetLife®, a leader in group life insurance. This coverage is designed to provide your family with a financial foundation that you can build upon. You have the opportunity to benefit from all that MetLife offers, including:

- ◆ Basic Life Insurance
- ◆ Personal Accidental Death and Dismemberment Coverage

BASIC LIFE INSURANCE

Protecting your family's future is no doubt one of your highest priorities. One way to help achieve this goal is through life insurance. That's why your employer provides you with a valuable *Basic Life insurance* plan.

What benefits are available?

Your employer has chosen to provide you with *Basic Life insurance* coverage in the amount of \$10,000 for active employees, \$6,000 for retirees under age 65, and \$1,500 for retirees age 65 and over.

What are the Basic Life insurance features and services?

- ◆ Conversion
- ◆ Disability Provision
- ◆ Total Control Account® (TCA)

For more information, please refer to the **Product Features and Services** section at the end of this booklet.

PERSONAL ACCIDENTAL DEATH & DISMEMBERMENT (PERSONAL AD&D) INSURANCE **(for active employees and for retirees under age 65)**

Anyone could be injured in an accident. That's why Ohio Carpenters Health and Welfare Fund provides *Personal Accidental Death & Dismemberment insurance*, which helps to provide protection against financial loss from an accidental death or injury on- or off-the-job, 24 hours a day, 365 days a year.

What benefits are available?

When enrolled in Basic Life insurance coverage, you automatically receive Personal AD&D *insurance* in an amount equal to your Basic Life insurance coverage. This coverage, provided alongside your Basic Life insurance coverage, is designed to safeguard you and your family from a financial loss, due to an unexpected accidental death or injury.

What is covered under this plan?

Personal AD&D insurance provides benefits for accidental loss of life or serious accidents based on a benefit schedule. For more information, please refer to the AD&D Benefit Schedule section listed in the **Product Features and Services** section at the end of this booklet.

What are the Personal AD&D insurance features and services?

- ◆ Air Bag Benefit
- ◆ Brain Damage Benefit
- ◆ Burn Benefit
- ◆ Child Care Benefit
- ◆ Child Education Benefit
- ◆ COBRA Benefit
- ◆ Coma Benefit
- ◆ Common Carrier Benefit
- ◆ Exposure Benefit
- ◆ Hospital Confinement Benefit
- ◆ Human Immunodeficiency Virus Benefit

- ◆ **Job-Related Injury Benefit**
- ◆ **Parental Care Benefit**
- ◆ **Physical Therapy Benefit**
- ◆ **Presumption of Death Benefit**
- ◆ **Seat Belt Benefit**
- ◆ **Spouse Education Benefit**
- ◆ **Therapeutic Counseling Benefit**
- ◆ **TravelAssistance**
- ◆ **Work Place Felonious Assault Benefit**

For more information, please refer to the **Product Features and Services** section at the end of this booklet.

Frequently Asked Questions

Q. Who is eligible for coverage?

- A. To be eligible for Life and Accidental Death and Dismemberment Insurance coverage you must meet the eligibility requirements of the Ohio Carpenters Health and Welfare Fund as either an active employee or a retired employee under the age of 65.

Q. Who can be a designated beneficiary(ies)?

- A. 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.

Q. How will my insurance benefits be paid?

- A. Insurance benefits in the amount of \$5,000 or more are paid through the convenience of a Total Control Account (TCA), which is an account that pays interest at rates comparable to current money market accounts and is fully guaranteed by MetLife. The beneficiary receives a checkbook and has free check writing privileges. In addition, MetLife offers The MetLife Survivor Assistance Program... *Delivering the Promise*SM at no additional cost. Specially-trained DTP Specialists assist beneficiaries with filing claims, and identifying grief counseling services, financial planning resources and support from government agencies.

Q. What is not covered?

- A. AD&D insurance does not include payment for any loss which in any way results from or is caused by or contributed to by: physical or mental illness or infirmity; or the diagnosis or treatment of an illness or infirmity; an infection, other than infection occurring in an external accidental wound; suicide or attempted suicide (while sane in MO); intentionally self-inflicted injury; the voluntary intake or use by 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 take as directed; alcohol in combination with any drug, medication, or sedative; or poison, gas, or fumes ; war, whether declared or undeclared; or an act of war, insurrection, rebellion, riot or terrorist act; committing or attempting to commit a felony; service in the armed forces of any country or international authority, except the United States National Guard; travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger; travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight; except for self-preservation; travel in an aircraft or device used for testing or experimental purposes; by or for any military authority or for travel or designed for travel beyond the earth's atmosphere; or intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident. Certain exclusions and limitations may be subject to state-specific requirements.

TravelAssistanceSM service does not cover pre-existing medical conditions. Whenever a trip exceeds 120 days, the participant is no longer in traveling status and no longer requires or is eligible for MetLife TravelAssistance services. Also, services will not evacuate or repatriate participants without provider medical authorization; with mild lesions, simple injuries such as sprains, simple fractures or mild sickness that can be treated by local doctors and do not prevent the member from continuing his or her trip or returning home; with infections under treatment and not yet healed. Travel Assistance Services will exclude the above services when travel is undertaken for the specific purpose of securing medical treatment, such as diagnostic tests which are part of a routine physical exam; any complications due to pregnancy and abortion, AIDS or HIV; chiropractic, homeopathic or non-certified Western medicine; any dental or orthodontic treatment which is not from accidental injury; if injuries are resulting from an attempt at suicide; suicide; participating in acts of war or civil upheavals; riots or physical fights initiated by the participant; commission of an

unlawful act; use of drugs unless prescribed by a physician; treatment for drug or alcohol addiction, or treatment for mental or nervous disorders; participation in a professional sport or activity or any sport that could be life-threatening or work-related illness or its consequences.

Treatment must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for benefits under this program. Non-medical services, such as hotel, restaurant, taxi expenses or baggage loss while traveling, are not covered.

Product Features and Services

➤ AD&D Covered Loss Schedule

<u>For the loss of:</u>	<u>Amount payable is based on percentage of Accidental Death benefit:</u>
Life	100%
A Hand	50%
A Foot	50%
An Arm	75%
A Leg	75%
Sight of an Eye	50%
Any combination of a hand, a foot, or sight of an eye	100%
Thumb and index finger of same hand	25%
Speech and Hearing in both ears	100%
Speech	50%
Hearing in both ears	50%
 <u>Covered losses also include:</u>	
Paralysis of both arms and legs	100%
Paralysis of both legs	50%
Paralysis of one arm and leg on either side of the body	50%
Paralysis of one arm or leg	25%

- **Air Bag** – If an Air Bag is deployed for the covered person during the accident and the covered person, who was in a seat protected by the air bag, dies as a result of the accident while driving or riding in a private passenger car and wearing a properly fastened seat belt, we will pay an additional benefit of 5% of the Accidental Death benefit to a maximum of \$10,000.

Passenger Car means any validly registered four-wheel private passenger car. It does not include any commercially licensed car or any private car being used for commercial purposes, or any vehicle used for recreational or professional racing.

- **Brain Damage Benefit** – Brain Damage is a covered loss that pays a benefit equal to 100% of the Accidental Death benefit as long as the brain damage manifests itself within 30 days of the accidental injury, the covered person requires hospitalization for at least 5 days and brain damage persists for 12 consecutive months after the injury.

Brain Damage means physical damage to the brain, causing the complete inability to perform all the substantial and material functions and activities normal to everyday life.

- **Burn Benefit** – Burn is a covered loss that pays a percentage of the Accidental Death benefit equal to the percentage of the covered person's body surface suffering the third degree burns.
- **Child Care Benefit** – Provides an additional amount equal to the Child Care Center charge up to a maximum of \$5,000 per year and an overall maximum of 12% of the Accidental Death benefit for each eligible dependent child, 12

years of age or younger, to attend a licensed child care center for up to 4 years as long as your child is enrolled in a child care center at the time of the employee's accidental death. If no child qualifies, \$1,000 will be paid to your beneficiary. *A child care center is a facility that is operated and licensed according to the law of the jurisdiction where it is located and provides care and supervision for children in a group setting on a regularly scheduled and daily basis.*

- **Child Education Benefit** – Provides an additional benefit equal to the tuition charges for each eligible dependent child to attend college or another accredited institution for up to 4 years as long as the child is enrolled in an accredited institution at the time of the employee's accidental death. The benefit amount will not exceed \$10,000 per year for each child that qualifies and an overall maximum of 20% of the Accidental Death benefit for each child. If no child qualifies, \$1,000 will be paid to the beneficiary.
- **COBRA Benefit** – The COBRA Benefit is an additional benefit equal to the group medical insurance premiums for a period of 3 consecutive years, up to an annual maximum amount of \$3,000 and an overall maximum of 3% of the Accidental Death benefit if the employee dies as a result of an accident. If no dependent qualifies, a benefit of \$1,000 will be paid to the employee's beneficiary.
- **Coma Benefit** – Coma is a covered loss that provides a monthly benefit of 1% of the Accidental Death benefit beginning on the 7th day of the Coma, up to a maximum of 60 months if the covered person goes into a coma as a result of an accidental injury and independent of other causes. Such state must begin within 30 days of the accidental injury and continue for 7 consecutive days.

Coma means a state of deep and total unconsciousness from which the comatose person cannot be aroused.

- **Common Carrier Benefit** – The Common Carrier Benefit pays an additional benefit equal to 100% of the AD&D Full Amount if the covered person dies as a result of an accidental injury while traveling in a Common Carrier.

Common Carrier means a government regulated entity that is in the business of transporting a fare-paying passenger. This does not include chartered or other privately arranged transportation, taxi, or limousines.

- **Conversion** – Should this life insurance coverage terminate, you may convert it to a MetLife individual permanent policy under certain circumstances. This coverage will be available without you having to provide medical evidence of insurability.
- **Disability Provision⁺** – Should you become unable to work due to total and permanent disability for more than 9 months, employee life insurance coverage may be continued until the earlier of retirement or the last day of the month in which you reach age 65.
- **Exposure Benefit** – We will deem a loss to be the direct result of an accidental injury, if it results from unavoidable exposure to the elements and such exposure was a direct result of an accident.
- **Hospital Confinement Benefit** – Provides an additional monthly benefit that can be used to help defray hospitalization costs resulting from an accidental injury. It is equal to 1% of your Accidental Death benefit to a maximum of \$2,500 per month, with a maximum duration of 12 months.

Hospital means a facility which is licensed as such in the jurisdiction in which it is located and; provides a broad range of medical and surgical services on a 24-hour-a-day basis for an injured and sick person by or under the supervision of a staff of Physicians; and provides a broad range of nursing care on a 24-hour-a-day basis or under the direction of a registered professional nurse.

- **Human Immunodeficiency Virus (HIV) Benefit** – The HIV Benefit provides an additional benefit if the employee sustains an accidental injury in the performance of his/her occupational duties. The HIV benefit is equal to 20% of the Accidental Death benefit provided the employee complete a Workers' Compensation Injury report and submits to a blood test for HIV and AIDS Related Complex (ARC) within 48 hours of the injury; and the employee tests positive for HIV or ARC within 1 year(s) after the accidental injury.
- **Job-Related Injury Benefit** – The Job-Related Injury Benefit pays an additional benefit amount equal to 100% of the AD&D Full Amount if the employee dies as a result of an accident sustained on the job.

Job-Related Injury means an injury for which you are entitled to benefits under a Workers' Compensation or similar law, or any arrangement that provides for similar compensation or arising out of employment for wage or profit.

- **Parental Care Benefit** – The Parental Care Benefit pays an additional benefit equal to 10% of the Accidental Death benefit to a maximum of \$10,000 per Surviving Dependent, if the employee or the employee's covered dependent spouse dies as a result of an accident, provided the Surviving Dependent: is claimed on the employee's or spouse's federal income tax return; is dependent upon the employee or employee's dependent spouse for more than 50% of the costs of a licensed nursing care facility, home health care, day care program; or is living with employee or employee's dependent spouse.

Surviving Dependent means an employee's parent; grandparent; parent-in-law; or grandparent-in-law.

- **Physical Therapy Benefit** – The Physical Therapy Benefit pays an additional benefit equal to the charges for rehabilitative physical therapy, up to the lesser of 10% of the Accidental Death benefit to a maximum of \$10,000 if the covered person is injured in an accident. Payment is made quarterly, subject to receipt of proof that physical therapy has been prescribed within 90 days of the date of loss and was provided within 1 year of the loss.
- **Presumption of Death Benefit** – A covered person is presumed to have died as a result of an accidental injury if the aircraft or other vehicle in which the person is traveling disappears, sinks or is wrecked and the person's body is not found within 1 year of the date the aircraft or vehicle was scheduled to arrive at its destination, or, if not a Common Carrier, the date the person was reported missing to authorities.
- **Seat Belt Benefit** – Pays an additional benefit of 10% of the Accidental Death benefit to a maximum of \$25,000 if the covered person should die from injuries sustained in an accident while driving or riding in a private passenger car and wearing a properly fastened seat belt.

Seat belt is any restraint device that meets published United States government safety standards, is properly installed by the car manufacturer and is not altered after installation. Seat belt also includes any child restraint device that meets the requirements of state law.

- **Spouse Education Benefit** – Provides tuition funds if your spouse is enrolled in an accredited school at the time of the employee's death or enrolls within 12 months of the employee's death. The benefit is payable for up to 1 consecutive academic year(s) and is equal to the actual cost of tuition or \$5,000 per year, whichever is less. Overall, the Spouse Education Benefit may provide a maximum of 3% of the Accidental Death benefit. If no spouse qualifies, \$1,000 will be paid to the beneficiary.
- **Therapeutic Counseling Benefit** – Therapeutic Counseling pays an additional benefit equal to the charges for therapeutic counseling provided to an employee, an employee's spouse, or an employee's natural, adopted or step child(ren), up to the lesser of 10% of the Accidental Death benefit to a maximum of \$10,000 if the covered person is injured in an accident. Payment is made quarterly, subject to receipt of proof that the therapeutic counseling was prescribed within 90 days of the date of the loss and was provided within 1 year of the loss.
- **Travel Assistance** – This travel assistance service, provided by AXA Assistance USA, Inc., covers you and your dependents for medical, pre-travel, legal and financial assistance services 24 hours a day, 365 days a year, while traveling internationally or domestically, more than 100 miles from home. You will have access to more than 600,000 pre-qualified providers in more than 238 countries. The travel assistance services are provided by AXA Assistance USA, Inc., which is solely responsible for the services. AXA Assistance USA, Inc. is not affiliated with MetLife and the services provided are not part of the insurance coverage provided by MetLife.
- **Workplace Felonious Assault Benefit** – The Workplace Felonious Assault Benefit pays an additional benefit equal to 20% of the Accidental Death benefit Full Amount to a maximum \$20,000 if the employee suffers a covered loss resulting from an accidental injury caused by a Felonious Assault committed at the employer's place of business or while the employee is engaged in the employer's business (not including working from home or regular commuting) by someone other than the employee, an Immediate Family Member of the employee or an employee of Ohio Carpenters Health and Welfare Fund.

Felonious Assault Means an assault committed during the commission of a felony as defined by the laws of the jurisdiction in which the act was committed.

Immediate Family Member means Your Spouse; and Your and Your Spouse's children; parents; siblings; grandparents; and grandchildren.

If you have questions about the options that are available to you or how to enroll, contact your benefits administrator.

*Disability or disabled means the employee's inability to do his/her job and any other job for which he/she is fit by education, training or experience, due to injury or sickness.

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 Ohio Carpenters Health and Welfare Fund. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator .

All claims for benefits under the Life and/or Accidental Death and Dismemberment insurance must be filed through the Ohio Carpenters Health and Welfare Fund's Fund Office on forms which will be provided to you upon request. If a claim for benefits is denied in whole or in part, appeals of that denial must be processed through MetLife. A copy of the MetLife booklet certificate including the Appeals Procedure is also available upon request to the Fund Office.

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Metropolitan Life Insurance Company
New York, NY