

## Life and AD&D Insurance

Life insurance is a cost-effective way to protect your family and your finances. It helps ensure your short- and long-term financial obligations could be met if something unforeseen happens to you.



**Eligibility** - Active full-time and part-time non-union and union Employees not included in any other class whose union has bargained for benefits, working a minimum of 20 regularly scheduled hours per week.

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

Your employer provides you with Basic Term Life and AD&D insurance coverage in the amount of 2 times your base annual earnings at no cost to you. You will be responsible for imputed income on coverage amounts above \$50,000.

### Supplemental Term Life Insurance Coverage Options

For You	For Your Spouse/Domestic Partner	For Your Dependent Children*
1 to 6 times your basic annual earnings, to a combined maximum of \$1,500,000.00	\$10,000.00 to \$250,000.00 in \$10,000.00 increments. The amount of coverage cannot be greater than 50% of the Employee Benefit.	\$25,000.00

You must be covered in order to obtain coverage for your spouse/domestic partner and child(ren).

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

### What's Not Covered?

Like most insurance plans, this plan has exclusions. Supplemental and Dependent Life Insurance does not provide payment of benefits for death caused by suicide within the first two years (one year for group policies issued in Missouri, North Dakota and Colorado) of the effective date of the certificate or an increase in coverage. This exclusionary period is one year for residents of Missouri and North Dakota. If the group policy was issued in Massachusetts, the suicide exclusion does not apply to dependent life coverage. The suicide exclusion does not apply to residents of Washington, or to individuals covered under a group policy issued in Washington.

### Reduction Schedule

When you reach age 65 - 74, life benefits reduce to 65%. When you reach age 75 and over, life benefits reduce to 45%.

### Accidental Death & Dismemberment Coverage Options

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

#### Voluntary AD&D Coverage Amounts for You:

- You also have the option to enroll for Voluntary AD&D insurance.
- You can choose the Voluntary AD&D option that meets your needs:**
  - 1 to 6 times your base annual earnings.
  - The combined maximum amount of coverage you can receive is \$1,500,000.00.

#### Voluntary AD&D Coverage Amounts for Spouse/Domestic Partner and Child(ren):

- You can choose to cover your dependent spouse/domestic partner and child(ren) with AD&D coverage. Your dependents will be eligible for the following coverage:



## Life and AD&D Insurance

- **Dependent Spouse and Child(ren):**
  - Spouse/Domestic Partner — 50% of your coverage amount
  - Child(ren) — 20% of your coverage amount
- **Dependent Spouse/Domestic Partner only:**
  - 60% of your coverage amount
- **Dependent Child(ren) only:**
  - 20% of your coverage amount

### Statement of Health

#### Employee:

- A health statement is required if the amount of the increase is greater than \$750,000 or any increase at each annual enrollment.

#### Spouse:

- A health statement is required if the amount of the increase is greater than \$50,000 or any increase at each annual enrollment.

Please see the certificate for covered losses, and what is not covered by AD&D.

\*All applications are subject to review and approval by Metropolitan Life Insurance Company. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage. Based on the plan design and the amount of coverage requested, a Statement of Health may need to be submitted to complete your application.

## Portability

### So you can keep your coverage even if you leave your current employer

Should you leave Veolia for any reason, and your Basic and Supplemental and Dependent Term Life and Personal and Supplemental/Optional and Dependent insurance under this plan terminates, you will have an opportunity to continue group term coverage ("portability") under a different policy, subject to plan design and state availability. Rates will be based on the experience of the ported group and MetLife will bill you directly. Rates may be higher than your current rates. To take advantage of this feature, you must have coverage of at least \$10,000 up to a maximum of \$2,000,000 .

Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your plan administrator/employer or certificate for specific details.

Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 1-888-252-3607 or contact your plan administrator/employer for more information.

## 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 change in 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 call 1-877-275-6387 to begin the conversion process. Please contact your plan administrator/employer for more information.

## Life and AD&D Insurance

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 Veolia and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Nothing in these materials is intended to be advice for a particular situation or individual. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. If you have additional questions regarding the Life Insurance program underwritten by MetLife, please contact your benefits administrator or MetLife.

*Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99/G2130-S) 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 or when a dependent spouse/domestic partner reaches age 70. 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.*