Old Dominion University Research Foundation 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 (AD&D) Insurance**

Your employer provides you with Basic Term Life and Accidental Death and Dismemberment insurance coverage in the amount of 2 times your base annual earnings up to a maximum of $300,000.

**Supplemental Term Life Insurance Coverage Options**

<table>
<thead>
<tr>
<th>For You</th>
<th>$10,000 increments up to a maximum of the lesser of 5 times your base annual earnings rounded to the next higher $10,000 or $500,000.</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Your Spouse</td>
<td>$5,000 increments up to a maximum of the lesser of 100% of your basic and supplemental coverage amount or $250,000.</td>
</tr>
<tr>
<td>For Your Dependent Children*</td>
<td>15 days to 6 months old: $1,000. 6 months and older: $10,000.</td>
</tr>
</tbody>
</table>

*Child(ren)’s Eligibility: Dependent children ages 15 days to 26 years old, are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.

**Monthly Costs* for Supplemental Term Life Insurance**

You have the option to purchase Supplemental Term Life Insurance. Listed below are your monthly rates as well as those for your spouse (based on your spouse’s age and amount of coverage you want). Rates to cover your child(ren) are also shown.

<table>
<thead>
<tr>
<th>Age</th>
<th>Monthly Cost Per $1,000 of Employee Coverage</th>
<th>Monthly Cost Per $1,000 of Spouse Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>$0.065</td>
<td>$0.065</td>
</tr>
<tr>
<td>25 - 29</td>
<td>$0.065</td>
<td>$0.065</td>
</tr>
<tr>
<td>30 – 34</td>
<td>$0.084</td>
<td>$0.084</td>
</tr>
<tr>
<td>35 – 39</td>
<td>$0.102</td>
<td>$0.102</td>
</tr>
<tr>
<td>40 – 44</td>
<td>$0.132</td>
<td>$0.132</td>
</tr>
<tr>
<td>45 – 49</td>
<td>$0.205</td>
<td>$0.205</td>
</tr>
<tr>
<td>50 – 54</td>
<td>$0.336</td>
<td>$0.336</td>
</tr>
<tr>
<td>55 – 59</td>
<td>$0.566</td>
<td>$0.566</td>
</tr>
<tr>
<td>60 – 64</td>
<td>$0.872</td>
<td>$0.872</td>
</tr>
<tr>
<td>65 – 69</td>
<td>$1.648</td>
<td>$1.648</td>
</tr>
<tr>
<td>70 +</td>
<td>$2.670</td>
<td>$2.670</td>
</tr>
</tbody>
</table>

| Cost for your Child(ren)* | $1.100 per employee |

*Covers all eligible children

*Note: rates are subject to the policy’s right to change premium rates, and the employer’s right to change employee contributions.
Use the table below to calculate your premium based on the amount of life insurance you will need.

**Example:** $100,000 Supplemental Life Coverage

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Enter the rate from the table (example age 36)</td>
<td>$0.102</td>
</tr>
<tr>
<td>2.</td>
<td>Enter the amount of insurance in thousands of dollars (Example: for $100,000 of coverage enter $100)</td>
<td>100</td>
</tr>
<tr>
<td>3.</td>
<td>Monthly premium (1) x (2)</td>
<td>$10.20</td>
</tr>
</tbody>
</table>

Repeat the three easy steps above to determine the cost for each coverage selected.

**MetLife Advantages**<sup>SM</sup> – For support, planning and protection when you need it most.

**SUPPORT: Comfort and guidance for challenging times**

**Grief Counseling**
To help you, your dependents and beneficiaries cope with loss

Included with your non-contributory Term Life coverage at no additional cost, Grief Counseling, provided by Harris, Rothenberg International (HRI), Inc., provides you, your dependents and beneficiaries with resources to help cope with a loss of a loved one, or with major life changes that trigger feelings of grief such as divorce, the loss of a job, financial hardship, terminal illness or loss of a pet. You, your dependents and your beneficiaries can have up to five confidential counseling sessions per event, in-person or by phone. If further assistance is desired, the counselor will help you access services that are appropriate to your situation, preferences, finances and health insurance coverage. Call 1-855-609-9989 or log on to https://griefcounseling.harrisrothenberg.net/default.aspx (Username: MetLife; Password: grief).

**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**
*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.
Travel Assistance

A Travel Assistance benefit is available when you enroll in MetLife’s AD&D coverage.

Travel Assistance: Would you know who to call if you needed help while traveling? With Travel Assistance services, offered on your AD&D coverage, you’ll have extra peace of mind whenever you travel. This service provides you and your dependents with medical, legal, transportation and financial assistance 24 hours a day, 365 days a year, when you are more than 100 miles away from home. Travel Assistance includes concierge assistance designed to fulfill various travel and entertainment requests as well as arrangements for business related services. Please visit the AXA website for more information: http://webcorp.axa-assistance.com
Login: axa
Password: travelassist

Identity Theft Solutions: While you’re home or away, you can take advantage of this valuable benefit now packaged with Travel Assistance. You will be provided with educational tools and resources to help prevent an identity theft occurrence. If you become a victim, you will receive personal assistance 24 hours a day, 365 days a year, to help alleviate your stress and time burden.

Concierge Services: Services designed to fulfill various travel and entertainment requests as well as arrangements for business-related services such as flight, hotel and dining reservations, general destination and transportation information, city guides and much more.

PLANNING: Professional and in-person resources when it matters

Face-to-Face Will Preparation Service

To help ensure your decisions are carried out

Like life insurance, a carefully prepared Will (Simple or Complex), living will and Power of Attorney are important.

- A will lets you define your most important decisions, such as who will care for your children or inherit your property.
- A living will ensures your wishes are carried out, and protects your loved ones from making these very difficult and personal medical decisions by themselves. Also called an “advanced directive,” it is a document authorized by statutes in all states that allows you to provide written instructions regarding use of extraordinary life-support measures, and appoint someone as your proxy or representative to make decisions on maintaining extraordinary life-support if you should become incapacitated and can’t communicate your wishes.
- Powers of Attorney allow you to plan ahead by designating someone you know and trust to act on your behalf in the event of unexpected occurrences, or if you become incapacitated. It is a written document that grants an individual the power to act on your behalf.

When you enroll for Supplemental Term Life coverage, you will automatically receive Will Preparation Service at no extra cost to you. Both you and your spouse will have access to one of Hyatt Legal Plans nationwide network of 13,000 participating attorneys for face-to-face preparation or updating of a will, living will or powers of attorney.* When you use a participating plan attorney, there will be no charge for the services*. Call 1-800-821-6400 and a Client Service Representative will assist you.

* You also have the flexibility of using an attorney who is not participating in the Hyatt Legal Plans’ network and being reimbursed for covered services according to a set fee schedule. In that case you will be responsible for any attorney’s fees that exceed the reimbursed amount.
WillsCenter.com

Self-service online legal document preparation

Employees and spouses have access to WillsCenter.com, an online document service to prepare and update a will, living will, power of attorney or HIPAA authorization form in a secure 24/7 environment at no additional cost. This service is available with all life coverages.

MetLife’s Center for Special Needs Planning

Comprehensive Planning Assistance for Dependents with Special Needs

MetLife’s Center for Special Needs Planning is a service that works with families who have dependents with special needs. To help them prepare for the complex financial, social, emotional, and educational issues facing them, MetLife’s Center for Special Needs Planning helps families with financial planning strategies.

Funeral Planning Guide

Provides beneficiaries a resource that outlines your final wishes

It highlights details of pertinent information including: how to plan for funeral costs, the death claim process, personal funeral preferences and more.

Portability

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

Should you leave Old Dominion University Research Foundation for any reason, and Supplemental and Dependent Term Life and Voluntary Accidental Death and Dismemberment 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.

Portability is also available on coverage you’ve selected for your spouse and dependent child(ren). The maximum amount of coverage for spouse is $250,000; the maximum amount of dependent child coverage is $25,000.

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 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 employer for more information.

Transition Solutions

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.
Additional Features
This insurance offering from your employer and MetLife comes with additional features that can provide assistance to you and your family.

Accelerated Benefits Option
For access to funds during a difficult time
You can receive up to 80% of your Basic and Supplemental Term Life insurance proceeds to a maximum of $640,000 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. The Accelerated Benefit Option is also available to spouses insured under Dependent Life insurance plans. This option is not available for dependent child coverage.

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. 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 employer for more information.

Waiver of Premiums for Total Disability (Continued Protection)
Offering continued coverage when you need it most
If you become Totally Disabled, you may qualify to continue certain insurance. You may also be eligible for waiver of your Basic and Supplemental Term Life and insurance premium until you reach age 65, die or recover from your disability, whichever is sooner.

Total Disability or Totally Disabled means you are unable to do your job and any other job for which you are fit by education, training or experience, due to injury or sickness. The Total Disability must begin before age 60, and your waiver will begin after you have satisfied a 90 consecutive day waiting period of continuous disability. The Waiver of Premium will end when you turn age 65, die or recover. Please note that this benefit is available after you have participated in the Supplemental Term Life Plan for one year and it is only available to you. This one-year requirement applies to new participants in the plan.

If you return to work after completing part or all of the 90 consecutive day Waiting Period and later cease Active Work due to the same or a related Total Disability while your coverage is being continued, you will be given credit for the prior partial or total completion of the Waiting Period and it will be considered a continuation of the original Total Disability. This means that if you completed the Waiting Period of continuous disability in the original period of disability, you will not need to complete another one.

- You must notify MetLife of the later period of cessation of Active Work within 12 months of when that period began.
- The amount of insurance being continued will be the same as during the original period of disability, subject to any reductions in coverage amount due to age.

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.

Please note that a reduction schedule may apply. Please see your plan employer or certificate for specific details.
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 Options

This valuable coverage benefits beyond your disability or life insurance for losses due to covered accidents — including 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.

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:
- $10,000 to $500,000 coverage in increments of $10,000.

The maximum amount of coverage you can receive is the lesser of 10 times your base annual earnings or $500,000.

Voluntary AD&D Coverage Amounts for Spouse and Child(ren):

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

- **Dependent Spouse and Child(ren):**
  - **Spouse** — 40% of your coverage amount
  - **Child(ren)** — 10% of your coverage amount

- **Dependent Spouse only:**
  - 50% of your coverage amount

- **Dependent Child(ren) only:**
  - 15% of your coverage amount

The maximum amount of coverage you can receive for your dependent spouse is $250,000.
The maximum amount of coverage you can receive for your dependent child is $75,000.

*Child(ren)'s Eligibility: Dependent children ages from 15 days to 26 years old, are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.

Monthly Cost for Accidental Death & Dismemberment (AD&D) Insurance

<table>
<thead>
<tr>
<th>Voluntary Coverage</th>
<th>Monthly Cost Per $1,000 of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$0.020</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$0.030</td>
</tr>
</tbody>
</table>

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 AD&D coverage you select is called the “Full Amount” and is equal to the benefit payable for the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount, and will be listed in your coverage in a table of Covered Losses. Such losses include loss of limbs,
sight, speech and hearing, various forms of paralysis, brain damage and coma. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

**Standard Additional Benefits Include**

Some of the standard additional benefits included in your coverage that may increase the amounts payable to you and/or defray additional expenses that result from accidental injury or loss of life are:

- Air Bag
- Seat Belt
- Common Carrier
- Child Care Center
- Child Education
- Spouse Education
- Hospitalization

**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 active participation in a 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**

**How To Apply**

Complete your enrollment form and return it to your Human Resources Manager today! Be sure to indicate your Beneficiary. **Act Now During the Enrollment Period.**

*All applications are subject to review and approval by Metropolitan Life Insurance Company. Based on the plan design and the amount of coverage requested, a Statement of Health may need to be submitted to complete your application.

**For Employee Coverage**

Enrollment in this Supplemental Term Life insurance plan is available without providing medical information as long as:

**For Annual Enrollment**

- The enrollment takes place prior to the enrollment deadline, and
- You are continuing the coverage you had in the last year

**For New Hires**

- The enrollment takes place within 31 days from the date you become eligible for benefits, and
- You are enrolling for coverage equal to/less than $140,000.

If you do not meet all of the conditions stated above, you will need to provide additional medical information by completing a Statement of Health form.
**For Dependent Coverage**

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

Your spouse and dependent children do not need to provide medical information as long as they are not home or hospital confined and not receiving or applying to receive disability payments and:

**For Annual Enrollment**
- The enrollment takes place prior to the enrollment deadline, and
- You are continuing the coverage you had for your spouse and child(ren) in the last year

**For New Hires**
- The enrollment takes place within 31 days from the date you become eligible for benefits, and
- You are enrolling for spouse coverage equal to/less than $25,000.

If you do not meet all of the conditions stated above, you will need to provide additional medical information by completing a Statement of Health form.

**About Your Coverage Effective Date**

You must be Actively at Work on the date your coverage becomes effective. Your coverage must be in effect in order for your spouse’s 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.

If Actively at Work requirements are met, coverage will become effective on the first of the month following the receipt of your completed application for all requests that do not require additional medical information. A request for your amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of the date that notice is received that MetLife has approved the coverage or increase if you meet Actively at Work requirements on that date, or the date that Actively at Work requirements are met after MetLife has approved the coverage or increase. The coverage for your spouse and eligible child(ren) will take effect on the date they are no longer confined, receiving or applying for disability benefits from any source or hospitalized.
**Who Can Be A Designated Beneficiary?**

You can select any beneficiary(ies) other than your employer for your and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary.

**Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.**

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1 Subject to state regulatory approval. Grief Counseling services are provided through an agreement with Harris, Rothenberg International (HRI), Inc. HRI is not an affiliate of MetLife, and the services HRI provides are separate and apart from the insurance provided by MetLife. HRI has a nationwide network of 46,700 counselors. Counselors have master’s or doctoral degrees and are licensed professionals with extensive experience working with people who have suffered a loss.

3 Subject 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.

4 Travel Assistance and Identity Theft Solutions services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by the United States Fire Insurance Company, a member of the Crum & Forster group of insurers. AXA Assistance and the Crum & Forster group are not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

5 Will Preparation Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, Will Preparation services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Company and Affiliates, Warwick, Rhode Island. For New York sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.

7 WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters.
8 Investment advisory services offered by MetLife Securities, Inc., 200 Park Avenue, NY, NY 10166.

9 Transition Solutions Specialists are Financial Services Representatives of MetLife or New England Financial, a MetLife company. Certain conditions apply.

10 The 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.

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 Old Dominion University Research Foundation 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 GPNP99) 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. 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.