

Eligibility Requirements for Life Insurance

All active payroll deduction Members who Elect the Hay-Day Plan within 60 days of becoming a new Member or eligible for the Hay-Day Plan; and Are actively at work at the time of the first payroll deduction (last day of the pay) period of the Hay-Day Product.

Term Life Insurance

Effective Date for Term Life Insurance: You will be insured on the last day of the pay period for which your payroll deduction is taken, provided the required premium is paid. You must be actively at work on the date insurance is to take effect. If you are not, insurance will take effect on the day you return to work.

Date Insurance Ends for Term Life Insurance: As long as you continue to pay premiums, you continue to be a member, the group policy remains in effect, continue to be in an eligible class, and insurance does not end for your class, your coverage will not end.

Exclusions for Term Life Insurance: If you commit suicide within 2 years from the date Life Insurance takes effect, we will not pay such insurance and our liability will be limited as follows: Any premium paid by you will be returned to the beneficiary and any premium paid by the policyholder will be returned to the policyholder.

Accidental Death & Dismemberment (AD&D) Insurance

Effective Date for AD&D Insurance: You will be insured for Accidental Death and Dismemberment on the date stated in writing by MetLife, provided the required premium is paid. You must be actively at work on the date your insurance is to take effect. If you are not, insurance will take effect on the day you resume such work. Dependent spouse and children are eligible for the AD&D coverage but not the Group Term Life plan.

Date Insurance Ends for AD&D Insurance: As long as you remain a member in good standing, continue to pay premiums, the group policy remains in effect, and insurance does not end for your class, your coverage will not end. If you retire, coverage under this Accidental Death and Dismemberment plan will end, and at which time you are eligible for Retiree AD&D coverage. In addition, with respect to spouses, as long as marriage does not end by divorce or annulment, coverage will continue. With respect to domestic partners, as long as the person remains the domestic partner of the member, coverage will continue.

Exclusions for AD&D Insurance: No benefits will be paid for any loss caused or contributed to by: Suicide or attempted suicide; intentionally self-inflicted injury; service in the armed forces of any country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country; a physical or mental illness or infirmity, or the diagnosis or treatment of such; infection, other than infection occurring in an external accidental wound; voluntary intake or use by any means of any drug, medication or sedative unless taken as prescribed by a physician; or an “over the counter” drug, medication or sedative taken as directed; alcohol in combination with any drug, medication, or sedative; or poison, gas, or fumes; or committing or attempting to commit a felony; war, declared or undeclared; or act of war, insurrection, rebellion or riot. We will not pay benefits for any loss if the injured party is intoxicated at time of the incident and is the operator of a vehicle or other device involved in the incident. These Plans are underwritten by Metropolitan Life Insurance Company, New York, NY. This brochure is a brief description of benefits only. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact your plan administrator for more information and complete costs and details. These plans are only available in CA.

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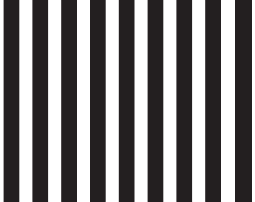


Employees Club of California

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