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 Insurance (AD&D)

Your employer provides you with Basic Term Life and Accidental Death and Dismemberment Insurance coverage. Employees and Dependents must be enrolled in Voluntary Life Insurance in order to elect Voluntary Accidental Death and Dismemberment Insurance (AD&D).

Optional Term Life Insurance Coverage Options

Options are available for employees to purchase or increase coverage without Medical Evidence of Insurability required from December 2, 2013 to December 13, 2013 only. This is a one-time offer available to all eligible employees regardless of whether they are currently enrolled in the plan or not.

<table>
<thead>
<tr>
<th>For You</th>
<th>Option 1: Purchase or increase coverage by one increment of $25,000, up to the plan maximum of $750,000 (not to exceed 5X annual earnings).</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Option 2: Purchase or increase current coverage by two increments of $25,000, for a total of $50,000, to the plan maximum of $750,000 (not to exceed 5X annual earnings).</td>
</tr>
<tr>
<td>For Your Spouse/ Domestic Partner</td>
<td>Purchase or Increase current coverage by one increment of $10,000, not to exceed a) the plan maximum of $250,000 or b) 50% of the Employee coverage amount.</td>
</tr>
<tr>
<td>For Your Dependent Children*</td>
<td>Purchase or increase current coverage up to an overall maximum of $10,000.</td>
</tr>
</tbody>
</table>

*Child(ren)’s Eligibility: Dependent children ages from live birth/14 days to 19 years old, or 23 years old if a child is a full-time student, are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.

**During the Modified Open Enrollment, increases will be allowed regardless of whether the employee takes someone over the current MEOI amount; coverage not to exceed the overall plan maximum of five times salary.

***Employee must participate in the plan to elect spousal and dependent coverage.

Monthly Costs for Optional Term Life Insurance and Accidental Death and Dismemberment Insurance

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

<table>
<thead>
<tr>
<th>Age</th>
<th>Your Monthly Cost Per $1,000 of Coverage</th>
<th>Spouse/Domestic Partner Monthly Cost Per $1,000 of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 30</td>
<td>$0.045</td>
<td>$0.045</td>
</tr>
<tr>
<td>30 – 34</td>
<td>$0.065</td>
<td>$0.065</td>
</tr>
<tr>
<td>35 – 39</td>
<td>$0.075</td>
<td>$0.075</td>
</tr>
<tr>
<td>40 – 44</td>
<td>$0.085</td>
<td>$0.085</td>
</tr>
<tr>
<td>45 – 49</td>
<td>$0.135</td>
<td>$0.135</td>
</tr>
<tr>
<td>50 – 54</td>
<td>$0.215</td>
<td>$0.215</td>
</tr>
<tr>
<td>55 – 59</td>
<td>$0.415</td>
<td>$0.415</td>
</tr>
<tr>
<td>60 – 64</td>
<td>$0.645</td>
<td>$0.645</td>
</tr>
<tr>
<td>65 – 69</td>
<td>$1.255</td>
<td>$1.255</td>
</tr>
<tr>
<td>70 +</td>
<td>$2.045</td>
<td>$2.045</td>
</tr>
<tr>
<td>Cost for your Child(ren)†</td>
<td>$0.100</td>
<td></td>
</tr>
</tbody>
</table>

† Covers all eligible children
Use the table below to calculate your premium based on the amount of life insurance you will need.

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

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
<th>Amount</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Enter the rate from the table (example age 36)</td>
<td>$0.075</td>
<td>$ ___________</td>
</tr>
<tr>
<td>2.</td>
<td>Enter the amount of insurance in thousands of dollars (Example: for $100,000 of coverage enter $100)</td>
<td>100</td>
<td>$ ___________</td>
</tr>
<tr>
<td>3.</td>
<td>Monthly premium (1) x (2)</td>
<td>$7.50</td>
<td>$ ___________</td>
</tr>
</tbody>
</table>

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

**Features**

This insurance offering from your employer and MetLife comes with a variety of added features that can provide assistance to you and your family members today and during a difficult time.

**Accelerated Benefits Option**

*For access to funds during a difficult time*

You can receive up to 80% of your Basic and Optional Term Life insurance proceeds to a maximum of $500,000 in the event that you become terminally ill and are diagnosed with less than 24 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/domestic partners 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, please contact your plan administrator/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 Term Life insurance premium until you reach age 70, die or recover from your disability, whichever is sooner, should you become unable to work due to a Total Disability.

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 70, and your waiver will begin after you have satisfied a 6-month waiting period of continuous disability. The Waiver of Premium will end when you turn age 70, die or recover.

**Portability**

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

Should you leave City College of Chicago for any reason, and your Optional 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 $25,000 up to a maximum of $750,000. Portability is also available on coverage you’ve selected for your spouse/domestic partner and dependent child(ren). The maximum amount of coverage for spouses/domestic partners is/are $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 plan administrator 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.

Will Preparation Service

To help ensure your decisions are carried out

Like life insurance, a carefully prepared Will (Simple, Complex or Living) along with a Power of Attorney are important. With a will, you can define your most important decisions such as who will care for your children or inherit your property.

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. A person appoints someone as his/her proxy or representative to make decisions on maintaining extraordinary life-support if the person should become incapacitated so that he or she is unable to communicate his or her wishes.

Powers of Attorney:
- Allows 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 the grantor’s behalf.

By enrolling for Optional Term Life coverage, you will have access to Hyatt Legal Plans’ network of 12,000 participating attorneys. When you enroll in this plan, you may take advantage of face-to-face access to a participating plan attorney to prepare or update a will, living will or powers of attorney.* When you use a participating plan attorney there will be no charge for the services*. To obtain the legal plan’s toll-free number and your company’s group access number please contact your employer or your plan administrator for this information.

* 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.

MetLife Estate Resolution Services℠—ERS℠

Personal service and compassion to help your beneficiaries and others manage your estate during their time of need

MetLife Estate Resolution Services—is a valuable service offered under the plan. When your estate representative uses a participating Hyatt Legal plan attorney there will be no charge for the services. A Hyatt Legal Plan attorney will consult face-to-face with your beneficiaries or by telephone regarding the probate process for your estate. The attorney will also handle the probate of your estate for your executor or administrator. This can help alleviate the financial and administrative burden upon your loved ones in their time of need.

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.
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.

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.

Employee Assistance Program

For those times you may need help with life’s challenges
Option 1:
To help with the everyday challenges of life that may affect your health, family life and desire to excel at work, you have access to MHN’s confidential Employee Assistance Program (EAP). You and members of your household are entitled to up to 5 telephonic counseling sessions per incident per individual per calendar year. Your sessions will be conducted telephonically with a licensed EAP counselor. Call 1-800-511-3920 to arrange for EAP services. Telephone Device for the Deaf (TDD ) callers can call 1-800-327-0801. Additionally, MHN has a web service to offer you a private, online solution to work, life and health challenges. Log on to www.members.MHN.com and enter the following access code: metlife1.

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.

What’s Not Covered?
Like most insurance plans, this plan has exclusions. Optional and Dependent Life Insurance do not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota or Colorado) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one year in North Dakota or Colorado) of an increase in coverage.
Accidental Death & Dismemberment (AD&D) coverage complements your Optional Life insurance coverage and helps protect you 24 hours a day, 365 days a year.

Accidental Death & Dismemberment Coverage Options

This valuable coverage is available to you even if you already have accident insurance. It provides benefits beyond your disability or life insurance for losses due to covered accidents — 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.

Optional AD&D Coverage Amounts for You

Your Optional AD&D amount is equal to your Optional Term Life amount.

Dependent 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 coverage amounts equal to their amounts of Dependent Term Life coverage.

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

<table>
<thead>
<tr>
<th>Optional Coverage</th>
<th>Monthly Cost Per $1,000 of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$0.015</td>
</tr>
<tr>
<td>Dependent Spouse/Domestic Partner</td>
<td>$0.015</td>
</tr>
<tr>
<td>Dependent Child</td>
<td>$0.040</td>
</tr>
</tbody>
</table>

Note: Costs for any coverages you select will be automatically payroll deducted.

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 Benefit
- Seat Belt Benefit
- Common Carrier Benefit
- Child Care Center Benefit
- Child Education Benefit
- Spouse Education Benefit

Other Available Additional Benefits Include

- Therapeutic Counseling
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 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 this Modified Open Enrollment Period.

Note: Even if you wish to keep your existing level of coverage, you must complete an enrollment form.

*Coverage will either be approved by MetLife based upon its underwriting rules and your answers or you will be asked to submit a Statement of Health to complete your application for coverage.

*All applications are subject to review and approval by Metropolitan Life Insurance Company based upon its underwriting rules.

For Employee Coverage
Enrollment in this Optional Term Life insurance plan is available without providing a Statement of Health form as long as:

For This Enrollment Only From December 2, 2013 to December 13, 2013
- Your enrollment takes place before the enrollment deadline of December 13, 2013 and;
- You are enrolling for coverage by one increment of $25,000 or two increments $25,000 for a total of $50,000
- And; coverage does not exceed the overall plan maximum of $750,000 or 5 times your pay.

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/domestic partner and child(ren).

Your spouse/domestic partner and dependent children do not need to provide a Statement of Health form as long as they are not home or hospital confined and not receiving or applying to receive disability payments and:

†A domestic partner declaration may be required for those partners not registered with a government agency where such registration is available.

For This Enrollment Only From December 2, 2013 to December 13, 2013
- The enrollment takes place prior to the enrollment deadline of December 13, 2013, and
- You are enrolling Your spouse/domestic partner for coverage in increments of $10,000 and;
- enrolling Your child(ren) for coverage in an amount up to $10,000

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.

Who Can Be A Designated Beneficiary?
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.
About Your Coverage Effective Date
You must be Actively at Work on the date your coverage becomes effective. Your coverage must be in effect for your spouse/domestic partner’s and eligible children’s coverage to take effect. In addition, your spouse/domestic partner 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 date 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/domestic partner 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.

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.

1 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.

2 Will Preparation Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, Will Preparation services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. For New York situated 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.

3 Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. The following are not covered by the Estate Resolution Service: Matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate; any disputes with the Policyholder, Employer, Plan Attorneys, MetLife and/or any of its affiliates; any disputes involving statutory benefits; Will contests or litigation outside Probate Court; Appeals; Court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

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

5 Investment advisory services offered by MetLife Securities, Inc., 200 Park Avenue, NY, NY 10166.

6 EAP services are provided through an agreement with MHN, Inc. MHN, Inc. is not an affiliate of MetLife and the services MHN provides are separate and apart from the insurance provided by MetLife.

7 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.

8 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.
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 City Colleges of Chicago 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. 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.