## COVERAGE OPTIONS

<table>
<thead>
<tr>
<th>Critical Illness Insurance</th>
<th>Initial Benefit</th>
<th>Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$15,000 or $30,000</td>
<td>Coverage is guaranteed provided you are actively at work. ³</td>
</tr>
<tr>
<td>Spouse/Domestic Partner¹</td>
<td>100% of the employee’s Initial Benefit</td>
<td>Coverage is guaranteed provided the employee is actively at work and the spouse/domestic partner is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ³</td>
</tr>
<tr>
<td>Dependent Child(ren)²</td>
<td>100% of the employee’s Initial Benefit</td>
<td>Coverage is guaranteed provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ³</td>
</tr>
</tbody>
</table>

## BENEFIT PAYMENT

Your Initial Benefit provides a lump-sum payment upon the first diagnosis of a Covered Condition. Your plan pays a Recurrence Benefit equal to the Initial Benefit for the following Covered Conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a Benefit Suspension Period between Recurrences.

The maximum amount that you can receive through your Critical Illness Insurance plan is called the Total Benefit and is 3 times the amount of your Initial Benefit. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the maximum of 300% or $45,000 or $90,000.

Please refer to the table below for the percentage benefit amount for each Covered Condition.

<table>
<thead>
<tr>
<th>Covered Conditions</th>
<th>Initial Benefit</th>
<th>Recurrence Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Benefit Cancer⁵</td>
<td>100% of Initial Benefit</td>
<td>50% of Initial Benefit</td>
</tr>
<tr>
<td>Partial Benefit Cancer⁵</td>
<td>25% of Initial Benefit</td>
<td>12.5% of Initial Benefit</td>
</tr>
<tr>
<td>Heart Attack</td>
<td>100% of Initial Benefit</td>
<td>50% of Initial Benefit</td>
</tr>
<tr>
<td>Stroke⁶</td>
<td>100% of Initial Benefit</td>
<td>50% of Initial Benefit</td>
</tr>
<tr>
<td>Coronary Artery Bypass Graft⁷</td>
<td>100% of Initial Benefit</td>
<td>50% of Initial Benefit</td>
</tr>
<tr>
<td>Kidney Failure</td>
<td>100% of Initial Benefit</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Alzheimer’s Disease⁸</td>
<td>100% of Initial Benefit</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Major Organ Transplant Benefit</td>
<td>100% of Initial Benefit</td>
<td>Not applicable</td>
</tr>
<tr>
<td>22 Listed Conditions</td>
<td>25% of Initial Benefit</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

### 22 Listed Conditions

MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount for each of the 22 Listed Conditions until the Total Benefit Amount is reached. A Covered Person may only receive one payment for each Listed Condition in his/her lifetime. The Listed Conditions are Addison’s disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington’s disease (Huntington’s chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

ADF# CI660.14
Example of Initial & Recurrence Benefit Payments
The example below illustrates an employee who elected an Initial Benefit of $15,000 and has a Total Benefit of 3 times the Initial Benefit Amount or $45,000.

<table>
<thead>
<tr>
<th>Illness - Covered Condition</th>
<th>Payment</th>
<th>Total Benefit Remaining</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart Attack – first diagnosis</td>
<td>Initial Benefit payment of $15,000 or 100%</td>
<td>$30,000</td>
</tr>
<tr>
<td>Heart Attack – second diagnosis, two years later</td>
<td>Recurrence Benefit payment of $15,000 or 100%</td>
<td>$15,000</td>
</tr>
<tr>
<td>Kidney Failure – first diagnosis, three years later</td>
<td>Initial Benefit payment of $15,000 or 100%</td>
<td>$0</td>
</tr>
</tbody>
</table>

SUPPLEMENTAL BENEFITS
MetLife provides coverage for the Supplemental Benefits listed below. This coverage would be in addition to the Total Benefit Amount payable for the previously mentioned Covered Conditions.

Health Screening Benefit
After your coverage has been in effect for thirty days, MetLife will provide an annual benefit* of $50 per calendar year for taking one of the eligible screening/prevention measures. MetLife will pay only one health screening benefit per covered person per calendar year. For a complete list of eligible screening/prevention measures, please refer to the Disclosure Statement/Outline of Coverage.

QUESTIONS & ANSWERS

How do I enroll?
Enroll for coverage via your Employers website.

Who is eligible to enroll?
Regular active full-time employees who are actively at work along with their spouse/domestic partner and dependent children can enroll for MetLife Critical Illness Insurance coverage. Regular active full-time employees who are actively at work along with their spouse/domestic partner and dependent children can enroll for MetLife Critical Illness Insurance coverage.3

How do I pay for coverage?
Coverage is paid through convenient payroll deduction.

What is the coverage effective date?
The coverage effective date is 01/01/2016.

If I Leave the Company, Can I Keep My Coverage? 11
Under certain circumstances, you can take your coverage with you if you leave. You must make a request in writing within a specified period after you leave your employer. You must also continue to pay premiums to keep the coverage in force.

Who do I call for assistance?
Contact a MetLife Customer Service Representative at 1 800- GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 11:00 p.m., EST. Individuals with a TTY may call 1-800-855-2880.
Footnotes:

1 Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.
2 Dependent Child coverage varies by state. Please contact MetLife for more information.
3 Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

Coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

4 We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period.

5 Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an initial benefit of $100 for All Other Cancers.

6 In certain states, the covered condition is Severe Stroke.
7 In NJ sitused cases, the Covered Condition is Coronary Artery Disease.
8 Please review the Outline of Coverage for specific information about Alzheimer’s Disease.
9 The Occupational HIV benefit is not available with all plans or in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about the Occupational HIV benefit if it is available to you.

10 In most states there is a 30 day waiting period for the Health Screening Benefit. There is no waiting period for MD sitused cases. The Health Screening Benefit is not available to NH sitused cases or NH residents. There is a separate mammogram benefit for MT residents and for cases sitused in CA and MT.

11 See your certificate for details.

METLIFE'S CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There is a preexisting condition exclusion. There is a Benefit Suspension Period between Recurrences. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. Rates are subject to change. A more detailed description of the benefits, limitations, and exclusions can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI or GPNP10-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife’s Critical Illness Insurance is intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.
Why is having Critical Illness insurance so important?

Your family’s expenses will continue if and when a critical illness occurs.

Studies show that the average family spends about $7,071 during a time of critical illness and recovery. And while financial experts recommend having 3 – 9 months of living expenses set aside to help in an emergency situation like undergoing a serious illness, with today’s economy, most families don’t have that kind of money in reserve.

Quality health and disability insurance plans aren’t always enough. There may still be coverage gaps. Disability income plans cover a portion of your income while health insurance may leave you with some expenses to pay including:

- Health plan deductibles
- Prescription copays
- Out-of-network treatments
- Alternative treatments

Critical illnesses can happen at any age and more often than you may think.

The odds of you or a family member suffering a critical illness are actually quite surprising. Studies have shown:

- The average age for onset of a critical illness is 43.
- Every year about 715,000 Americans have a heart attack.
- 1 out of every 2 men will be diagnosed with cancer at some point in their lives.
- 1 out of every 3 women will be diagnosed with cancer at some point in their lives.

Critical Illness insurance can help safeguard your finances by providing you with a lump-sum payment when your family needs it most. The payment you receive is yours to spend as you see fit and in addition to any other insurance you may have.

Help protect yourself, your family, and your budget from the financial impact of a critical illness.
How can having MetLife Critical Illness insurance benefit you and your loved ones?

MetLife Critical Illness insurance provides a lump-sum payment if you or a covered family member is diagnosed with one of the following medical conditions and meets the policy and certificate requirements: Full Benefit Cancer, Partial Benefit Cancer, Heart Attack, Stroke, Coronary Artery Bypass Graft, Kidney Failure, Alzheimer’s Disease, Major Organ Transplant and the 22 Listed Conditions. Your plan pays a Recurrence Benefit equal to the Initial Benefit for the following Covered Conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a Benefit Suspension Period between Recurrences.

Payments will be made directly to you, not to the doctors, hospitals or other health care providers. You will receive a check mailed directly to your home. The payment you receive is yours to spend as you see fit and may be used to cover ongoing household bills like:
- Groceries
- Mortgage and car payments
- Child care
- Transportation or lodging
- Or any other way you want; the choice is yours

5 American Cancer Society, Cancer Facts and Figures 2013.
6 Please review the Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an Initial Benefit of $100 for All Other Cancers.
7 In certain states, the Covered Condition is Severe Stroke.
8 In NJ sitused cases, the Covered Condition is Coronary Artery Bypass Graft.
9 Alzheimer’s Disease.
10 Your plan pays 25% of the Initial Benefit Amount for each of the 22 Listed Conditions until the Total Benefit Amount is reached. A Covered Person may only receive one payment for each Listed Condition in his/her lifetime. The Listed Conditions are: Addison’s disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig’s disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington’s disease (Huntington’s chorea); Legionnaire’s disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.
11 We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. In some states, we will not pay a Recurrence Benefit for a Covered Condition that Recurs less than 180 days after another Occurrence of a Covered Condition for which we paid an Initial Benefit during the Benefit Suspension Period. In some states, we will not pay a Recurrence Benefit for a Covered Condition that Recurs during the Benefit Suspension Period. In some states, we will not pay a Recurrence Benefit for a Covered Condition that Recurs less than 180 days after another Occurrence of a Covered Condition for which we paid an Initial Benefit.
12 Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not under medical restriction as described in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. For CA sitused cases, coverage is guaranteed providing you are actively at work.
13 Coverage is guaranteed provided (1) the employee is actively at work and (2) any dependents to be covered are not under medical restriction as described in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. For CA sitused cases, coverage is guaranteed providing you are actively at work.

Why should I enroll now?
- Competitive employee rates
- Your acceptance is guaranteed providing you are actively at work
- Enrollment period ends soon
- Convenient payroll deduction
- Portable coverage enables you to take it with you if your employment status changes

Enroll today!

For questions, please call MetLife at 1 800 GET-MET8 (1-800-438-6388)

American Cancer Society, Cancer Facts and Figures 2013.
Please review the Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an Initial Benefit of $100 for All Other Cancers.
In certain states, the Covered Condition is Severe Stroke.
In NJ sitused cases, the Covered Condition is Coronary Artery Bypass Graft.
Please review the Outline of Coverage for specific information about Alzheimer’s Disease.
MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount for each of the 22 Listed Conditions until the Total Benefit Amount is reached. A Covered Person may only receive one payment for each Listed Condition in his/her lifetime. The Listed Conditions are: Addison’s disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig’s disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington’s disease (Huntington’s chorea); Legionnaire’s disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.
We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. In some states, we will not pay a Recurrence Benefit for a Covered Condition that Recurs less than 180 days after another Occurrence of a Covered Condition for which we paid an Initial Benefit during the Benefit Suspension Period. In some states, we will not pay a Recurrence Benefit for a Covered Condition that Recurs during the Benefit Suspension Period. In some states, we will not pay a Recurrence Benefit for a Covered Condition that Recurs less than 180 days after another Occurrence of a Covered Condition for which we paid an Initial Benefit.
Coverage is guaranteed provided (1) the employee is actively at work and (2) any dependents to be covered are not under medical restriction as described in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. For CA sitused cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.
See your Certificate for details.

MetLife’s Critical Illness Insurance (CII) is a LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife’s CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There is a preexisting condition exclusion. There is a Benefit Suspension Period between Recurrences. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. Rates are subject to change. A more detailed description of the benefits, limitations, and exclusions applicable to CII can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI or GPNP10-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

For questions, please call MetLife at 1 800 GET-MET8 (1-800-438-6388)
Frequently Asked Questions

Q. What is Critical Illness insurance?
A. This is coverage that can help cover the extra expenses associated with a serious illness. When a serious illness happens to you or a loved one, this coverage provides you with a lump-sum payment of $15,000 or $30,000 in Initial Benefits upon diagnosis. The Total Benefit Amount available to you is 3 times the Initial Benefit Amount, which is $45,000 or $90,000, in the event that you suffer more than one Covered Condition. Payment(s) you receive will be made in addition to any other insurance you may have and may be spent as you see fit.

Q. What types of illnesses are covered under this plan?
A. If you meet the group policy and certificate requirements, Critical Illness insurance provides you with a lump-sum payment upon diagnosis of the following conditions:

- Full Benefit Cancer
- Partial Benefit Cancer
- Heart Attack
- Stroke
- Kidney Failure
- Coronary Artery Bypass Graft
- Alzheimer's Disease
- Major Organ Transplant
- 22 Listed Conditions (see your Outline of Coverage for details)

Q. What happens if I have a recurrence?
A. Your plan pays a Recurrence Benefit for the following covered conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a Benefit Suspension Period between Recurrences.

Q. Who is eligible to enroll for this coverage?
A. You and your eligible family members! You just need to apply during your enrollment period.

Q. I have a good medical plan at work. Why do I need Critical Illness insurance?
A. Even quality medical and disability income plans don’t always cover all of your expenses. For example, your medical coverage may have deductibles and copays and may not cover out-of-network treatments. And if you’re out on disability, only a portion of your income may be covered. With the average person spending thousands of dollars during a time of critical illness and recovery, most people will need the means to cover extra medical and daily living expenses for items like groceries, housing expenses, car payments, and more.

Q. Can I enroll for this coverage without having to take a medical exam?
A. Yes. Provided you are actively at work, your enrollment is guaranteed.

Payments may be used to help pay for expenses generally not covered by medical and disability income coverage.

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Q. Are there any other benefits payable under this Critical Illness insurance plan?

A. Yes. This plan provides an annual benefit of $50 per calendar year for eligible health screenings/prevention measures.

Q. How much does Critical Illness insurance cost?

A. This coverage may be less expensive than you think! You can put this coverage in place as a way to supplement your medical and disability income plans. Exact rates can be found in the materials provided by your employer.

Q. How do I pay for my coverage?

A. Premiums will be conveniently paid through payroll deduction, so you never have to worry about writing a check or missing a payment.

Q. Are payments made directly to me or my health care provider?

A. Payments will be made directly to you, not to the doctors, hospitals or other health care providers. You will receive a check, mailed directly to your home.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes. This coverage is “portable,” meaning you can take it with you if your employment status changes.¹¹

¹ Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an initial benefit of $100 for All Other Cancers.

² In certain states, the Covered Condition is Severe Stroke.

³ In NJ-sitused cases, the Covered Condition is Coronary Artery Disease.

⁴ Please review the Outline of Coverage for specific information about Alzheimer’s Disease.

⁵ MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount for each of the 22 Listed Conditions until the Total Benefit Amount is reached. A Covered Person may only receive one payment for each Listed Condition in his/her lifetime. The Listed Conditions are: Addison’s disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig’s disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington’s disease (Huntington’s chorea); Legionnaire’s disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

⁶ MetLife will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Beneficiary Suspension Period. A Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid the Total Benefit Amount is reached. A Covered Person may only receive one payment for each Listed Condition in his/her lifetime. The Listed Conditions are: Addison’s disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig’s disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington’s disease (Huntington’s chorea); Legionnaire’s disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

¹² Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

Please call MetLife directly at 1 800 GET-MET8 (1-800-438-6388) and talk with a benefits consultant.