**University Of Notre Dame**

**MetLife Critical Illness Insurance Plan Summary**

**IF ENROLLED IN THE HIGH DEDUCTIBLE HEALTH PLAN YOU WILL RECEIVE:**

<table>
<thead>
<tr>
<th>Eligible Individual</th>
<th>Initial Benefit</th>
<th>Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faculty and Staff</td>
<td>Initial Benefit Amount of $5,000</td>
<td>Coverage is guaranteed provided you are actively at work.</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 50% of the Initial Benefit for the following Covered Conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft and Full Benefit Cancer. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a 180-day Benefit Suspension Period between Recurrences. Initial Benefits and Recurrence Benefits will be paid until the Total Benefit Amount has been reached.

The maximum amount that you can receive through your Critical Illness Insurance plan is called the **Total Benefit**. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the maximum of $15,000.

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 Cancer</td>
<td>100% of Initial Benefit</td>
<td>50% of Initial Benefit</td>
</tr>
<tr>
<td>Partial Benefit Cancer</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>Stroke</td>
<td>100% of Initial Benefit</td>
<td>50% of Initial Benefit</td>
</tr>
<tr>
<td>Coronary Artery Bypass Graft</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 Disease</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>

*Additional covered illnesses include: 22 listed conditions – 25% Addison’s disease; ALS (Lou Gehrig’s disease); Cerebrospinal meningitis (bacterial); Cerebral palsy; Cystic fibrosis; Diphtheria; Encephalitis; Huntington’s disease; 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

**Example of Initial & Recurrence Benefit Payments**

The example below illustrates Faculty or Staff who receive an Initial Benefit of $5,000 ($15,000 Total Benefit).

<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 $5,000 or 100%</td>
<td>$10,000</td>
</tr>
<tr>
<td>Coronary Artery Bypass Graft</td>
<td>Initial Benefit payment of $5,000 or 100%</td>
<td>$5,000</td>
</tr>
<tr>
<td>Heart Attack – second diagnosis, two years later</td>
<td>Recurrence Benefit payment of $2,500 or 50%</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

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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.

*The Health Screening Benefit amount depends upon the Initial Benefit Amount selected. Faculty and Staff would receive a $50 benefit with the $5,000 initial benefit amount.

QUESTIONS & ANSWERS

What is Critical Illness Insurance?
Critical Insurance provides a lump-sum benefit directly to you upon diagnosis of a covered critical illness. You may choose to spend the benefits paid to you to fill in gaps in medical insurance, protect your assets, provide funds for caregivers, special medical equipment, mortgage and other loans, extra child care expenses, daily living expenses, transportation and more.

Who is eligible to enroll in Critical Illness Insurance?
Benefit-eligible faculty and staff who enroll in the University’s High Deductible Health Plan (HDHP) will automatically be enrolled in individual coverage ($5,000) at no cost.

Do I need to provide evidence of insurability?
No. Evidence of insurability is not required. Your coverage is guaranteed issue.

What conditions are covered under Critical Illness Insurance?
Covered conditions include heart attack, stroke, coronary artery bypass graft, full and partial cancer, kidney failure, Alzheimer’s disease, major organ transplant and 22 other listed conditions. For a complete listing of covered conditions, please refer to the plan certificate.

How does the benefit payment work?
Your Initial Benefit provides a lump-sum payment upon the first diagnosis of a Covered Condition. Your plan pays a Recurrence Benefit (payments for the same condition) 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. Initial Benefits and Recurrence Benefits will be paid until the Total Benefit Amount has been reached. You may also receive Additional Benefit (payments for multiple conditions) that have a 0-day separation between conditions.

What is the maximum amount I can receive?
The maximum amount you can receive through your Critical Illness Insurance plan is called the Total Benefit. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the maximum up to 300% of the Initial Benefit amount.

How do I pay for my coverage?
High deductible health plan enrollees are automatically enrolled at no cost.

Are pre-existing conditions covered?
Pre-existing conditions are excluded if you received diagnosis or treatment 3 months prior or 6 months after the policy effective date. This exclusion does not apply to heart attack or stroke.
Do benefits reduce as I age?
Yes, benefits are reduced 25% at age 65 and 50% at age 70.

Are there any other benefits included with Critical Illness coverage?
You will receive $50 Health Screening Benefit per calendar year per covered persons. Refer to the certificate for a complete listing of eligible screening/prevention measures.

If I separate from the University, can I keep my coverage?
Yes, you must make a request within 31 days of separation from the University and you must continue to pay the premiums directly to MetLife to keep your coverage in force. Your coverage will only end if you stop paying your premium or if the University offers similar coverage with a different insurance carrier.

DEFINITIONS

Covered Condition – an illness that has been designated as a covered critical illness under the plan.

Benefit Amount – amount paid for first occurrence of a Covered Condition. Based on schedule of Covered Conditions under the plan.

Total Benefit – the maximum aggregate amount you can receive for all Covered Conditions combined per covered person. Can be multiple payments of Initial, Recurrence and Additional Benefits payments.

Initial Benefit – payment received for first occurrence of a diagnosis of a Covered Condition.

Benefit Suspension period – designated separation period between payments. (180 days after Initial Benefit payment; 0-day waiting for Additional Benefit payments).

Recurrence Benefit – payments for the same condition after Benefit Suspension Period. Only available if the Initial Benefit has been paid for the Covered Condition.

Additional Benefit Payment – payments for multiple conditions.