



CPF Health Benefits Trust

Explore the coverage that makes it easy to give yourself and your loved ones more security today...and in the future.

Optional Term Life Insurance Coverage Options

For You	\$10,000 increments, Maximum is lesser of 5 times your basic annual earnings or \$500,000
For Your Spouse/ Domestic Partner	\$5,000 increments, Maximum is lesser of 50% of employee amount and \$50,000
For Your Dependent Children*	Birth – 1 year: \$500 Over 1 year: \$5,000

*Child(ren)'s Eligibility: Dependent children ages from live birth to 19 years old, or 25 years old if a child is a full-time student, are eligible for 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 your spouse/domestic partner's age and the amount of coverage you want). Rates to cover your child(ren) for Life Insurance are also shown.

Age	Your Monthly Cost Per \$1,000 of Coverage (Life/AD&D)		Spouse/Domestic Partner Monthly Cost Per \$1,000 of Coverage (Life/AD&D)	
	Smoker	Non-Smoker	Smoker	Non-Smoker
<30	\$0.20	\$0.11	\$0.20	\$0.11
30-34	\$0.23	\$0.12	\$0.23	\$0.12
35-39	\$0.30	\$0.15	\$0.30	\$0.15
40-44	\$0.40	\$0.19	\$0.40	\$0.19
45-49	\$0.68	\$0.32	\$0.68	\$0.32
50-54	\$1.03	\$0.53	\$1.03	\$0.53
55-59	\$1.62	\$0.87	\$1.62	\$0.87
60-64	\$2.33	\$1.30	\$2.33	\$1.30
65-69	\$3.84	\$2.32	\$3.84	\$2.32
Cost for your Child(ren)†	\$0.18 /\$1,000			

† 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 (AD&D) Coverage

1. Enter the rate from the table (example age 36, Non-Smoker)	\$0.150	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter \$100)	100	_____
3. Monthly premium (1) x (2)	\$15.00	\$ _____

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

Features

This insurance offering from CPF Health Benefits Trust 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 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 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.

*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.

Conversion

For those who wish to have more permanent coverage

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 our Administrator by calling [1-800-549-4242](tel:1-800-549-4242). Please contact your plan administrator for more information.

Waiver of Premiums for Total Disability (Continued Protection)

Offering continued coverage at no cost

You may be eligible to waive your Optional Term Life insurance premium until you reach age 65, die or recover from your disability, whichever is sooner, should you become unable to work due to total disability. Total disability or totally disabled means your inability 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 9-month waiting period. The Waiver of Premium will end on the earliest of your turning age 65, death or recovery. Please note that this benefit is available after you have participated in the Optional Term Life Plan for one year. This one-year requirement applies to new participants in the plan.

Portability

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

Should you leave California Professional Firefighters Health Benefits Trust for any reason, and your Optional Term Life 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. Competitive rates apply, but will likely be higher than your current rates. MetLife will bill you directly. To take advantage of this feature, you must have coverage of at least \$20,000 up to a maximum of \$1,000,000

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 or certificate for specific details.

Please note that if you experience an event that makes you eligible for portable coverage, please call our Administrator at [1-800-549-4242](tel:1-800-549-4242).

Will Preparation Service[†] (New Service 7/1/10!)

To ensure your decisions are carried out

Like life insurance, a carefully prepared Will is important. With a Will, you can define your most important decisions such as who will care for your children or inherit your property. By enrolling for Optional Term Life coverage, you will have access to Hyatt Legal Plans’ network of 11,000+ participating attorneys. When you enroll in this plan, you may take advantage of this benefit at no additional cost to you if you use a participating plan attorney.* To obtain the legal plan’s toll-free number and your company’s group access number, contact your employer or your plan administrator for this information.

[†] 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. In some states, Will Preparation is subject to regulatory approval and is not currently available.

* 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[‡] (New Service 7/1/10!)

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

MetLife Estate Resolution Services—is a valuable service offered at no additional cost to you.

A Hyatt Legal Plan attorney will consult your beneficiaries by telephone or in person regarding the probate process for your estate. The attorney will also handle the probate of your estate for your executor or administrator. You can feel confident that your executor or administrator will have access to the advice that is needed to properly settle your estate. This can help alleviate the financial and administrative burden upon your loved ones in their time of need.

[‡] 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. In some states, Estate Resolution Services are subject to regulatory approval and are not currently available. The following are not covered by the 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.

MetLife Advice**

Assistance identifying solutions for your financial situations

MetLife Advice is a service designed to help provide assistance in making financial decisions based on the major events in your life such as marriage, the birth of a child, purchase of a home, death of a spouse or retirement. Contact our Administrator for more information.

**MetLife Advice Specialists are Financial Services Representatives of MetLife or New England Financial, a MetLife company.

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 check-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. For instance, Optional and Dependent Life Insurance do not provide payment of benefits for death caused by suicide within the first two years of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years of an increase in coverage.

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

Accidental Death & Dismemberment (AD&D) coverage complements your **Optional Life coverage insurance 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 severe accidents or loss of life on or off the job — while commuting, traveling by public or private transportation and during business trips. MetLife's AD&D insurance pays you benefits if you suffer an accident that results in paralysis or the loss of a limb, speech, hearing or sight, or brain damage or coma. If you suffer a 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.

Optional AD&D Coverage Amounts for Spouse/Domestic Partner

You can choose to cover your dependent spouse/domestic partner with AD&D coverage. Your dependents will be eligible for coverage amounts equal to their amounts of Dependent Term Life coverage.

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
- Hospitalization Benefit

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.

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 and financial assistance 24 hours a day, 365 days a year, when you are more than 100 miles away from home.

- **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.

* Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by ACE American Insurance Company. AXA Assistance and ACE American are not affiliated with MetLife, and the Travel Assistance & Identity Theft Solutions services they provide are separate and apart from the insurance provided by MetLife.

Additional Coverage Information

How To Apply*

Complete your enrollment form and return it to our Administrator today! Be sure to indicate your Beneficiary.

*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.

For Employee Coverage

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

For Annual Enrollment

- Your enrollment takes place before the enrollment deadline, and
- You are continuing the coverage you had in the last year
- You are enrolling for increased coverage equal to /less than \$100,000 effective 7/1/10

For New Hires

- Your enrollment takes place within 31 days from the date you become eligible for benefits, and
- You are enrolling for coverage equal to/less than \$100,000

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. A Statement of Health form may be downloaded from the website.

For Dependent Coverage†

Your spouse/domestic partner and dependent children also do not need to provide a Statement of Health form as long as they are not home or hospital confined and not receiving 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 Annual Enrollment

- The enrollment takes place prior to the enrollment deadline, and
- Your spouse/domestic partner and child(ren) is/are continuing coverage's he/they had in the last year
- You are enrolling for increased coverage equal to /less than \$25,000 effective 7/1/10

For New Hires

- The enrollment takes place within 31 days from the date you become eligible for benefits, and
- Your spouse/domestic partner is enrolling for 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..

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, and your spouse and eligible child(ren) must be performing their Normal Activities when coverage becomes effective. Coverage will become effective the first of the month following the receipt of your completed enrollment form for all requests that do not require additional medical information. Requests for amounts that require additional medical information and are not approved by the date listed above will not be effective until the first of the

month following approval from MetLife or the date that Actively at Work and Normal Activities requirements are met.

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 California Professional Firefighters Health Benefits Trust 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/G2130-S) issued to CPF Health Benefits Trust by MetLife. Life and AD&D coverages under CPF Health Benefits Trust plan terminates when your membership 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 when a dependent [spouse/domestic partner] reaches age [70.] 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.

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York, NY

Metropolitan Life Insurance Company, New