

PCPA TheaterFest Plan Benefit

All Active Full Time Employees

Explore the coverage that helps you give yourself and your loved ones more security today...and in the future.

Basic Life and Accidental Death and Dismemberment Insurance (AD&D)

Your employer provides you with Basic Life insurance coverage and Accidental Death and Dismemberment insurance in the amount of \$10,000

Reduction in Amount of Basic Life Insurance

The reductions are as follows: At age 65 or more but less than age 70, your Amount of Insurance will reduce to 65% of your pre-age 65 amount of Basic Life Insurance. When you are 70 or more, your amount of Insurance will reduce to 50% of your pre-age 65 amount of Basic Life Insurance.

Additional Features

This insurance offering from your employer and MetLife comes with additional features that can provide assistance to you and your family.

Accelerated Benefits Option¹

For access to funds during a difficult time

If you become terminally ill and are diagnosed with 12 months or less to live, you have the option to receive up to 90% of your life insurance proceeds. This can help your family meet medical and other expenses at a difficult time. Amounts not accelerated will continue under your employer's plan for as long as you remain eligible per the certificate requirements and as long as the group policy remains in effect.

The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g)).⁹

Accelerated Benefits Option is not the same as long term care insurance (LTC).

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 change in 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 call 1-877-275-6387 to begin the conversion process. Please contact your plan administrator/employer for more information.

Extension Of Life Insurance While You Are Totally Disabled

Offering continued coverage when you need it most

If You become Totally Disabled while You are insured for Life Insurance under this policy, You may qualify to extend certain insurance under this section. If extended, premium payment will not be required. We will determine if You qualify for this extension after We receive Proof that You have satisfied the conditions of this section.

Accidental Death & Dismemberment (AD&D) coverage complements your Basic Life insurance coverage and helps protect you 24 hours a day, 365 days a year.

Accidental Death & Dismemberment Coverage

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. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

Coverage Amounts for You

Your employer provides you with Accidental Death and Dismemberment insurance in an amount equal to your Basic Life coverage amount of \$10,000 at no additional cost to you.

Table of 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 your AD&D coverage is called the “Full Amount” and is equal to the benefit payable to the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount, and are listed in the following table of covered losses. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

Covered Losses	Percent of Full Amount
Life	100% of Full Amount
Hand	50% of Full Amount
Foot	50% of Full Amount
Arm	75% of Full Amount
Leg	75% of Full Amount
Sight of one eye	50% of Full Amount
Thumb & index finger of same hand	25% of Full Amount
Speech & hearing	100% of Full Amount
Speech or hearing	50% of Full Amount
Paralysis of both arms and both legs	100% of Full Amount
Paralysis of both legs	75% of Full Amount
Paralysis of the arm & leg on either side of the body	50% of Full Amount
Paralysis of one arm or leg	25% of Full Amount
Brain Damage	100% of Full Amount
Coma	1% monthly up to 60 months
Critical Burn	25% of Full Amount

Standard Additional Benefits Include

The following benefits are payable in addition to the covered losses listed in the above table:

- Air Bag
- Seat Belt
- Common Carrier
- Child Care Center
- Child Education
- Spouse Education
- Hospitalization
- Common Disaster

Travel Assistance

A travel assistance benefit is available as part of your AD&D coverage.

Travel assistance services, offered on your AD&D/business travel accident coverage, offers you and your family access to emergency services while you travel, plus the advantage of concierge assistance for personal and work-related travel and entertainment requests. This service provides you and your dependents with medical, legal, transportation and financial assistance 24 hours a day, 365 days a year when you are more than 100 miles away from home. You also have access to Mobile Assist Service to provide you information to help avoid expensive mobile telephone charges and help effectively use overseas options. Mobile Assist Service also offers a detailed guide that includes essential applications and resources and connects employees to their concierge services. Identity Theft Solutions is also available to help educate you on identity theft prevention and provide assistance in the event you are a victim of identity theft. Please visit the AXA website for more information.

<http://webcorp.axa-assistance.com>

Login: axa

Password: travelassist

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. Be sure to indicate your Beneficiary.

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

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 is scheduled to become effective.

If Actively at Work requirements are met, coverage will become effective on the first of the month following the receipt of your completed application for all requests that do not require additional medical information. A request for an amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of: (1) the date that MetLife approves the coverage or increase if you meet Actively at Work requirements on that date, or (2) the date that Actively at Work requirements are met after MetLife has approved the coverage or increase.

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.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

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 PCPA TheaterFest and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

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.



AXA's Overseas Teleconsultation

Overview

Overseas Teleconsultation provides you with access to a U.S.-licensed healthcare professional 24 hours a day, 7 days a week via your mobile device, PC, or Mac, when traveling outside the United States¹. There is no cost to you to use the teleconsultation service, and you can use it as many times as needed.

In a confidential setting, AXA Assistance medical staff can:

- Handle non-life-threatening medical conditions, such as minor injuries and illnesses
- Provide medical advice and treatment options
- Refer you to a provider for follow up care as needed

Medical Conditions Eligible for Overseas Teleconsultation

- Abrasions
- Allergies
- Arthritic Pain
- Asthma
- Bronchitis
- Bruises
- Colds and Flu
- Cold Sores
- Cough
- Diarrhea
- Ear Infections
- Fever (Over Age 12 Months, Under Age 70)
- Insect Bites
- Lacerations - Minor
- Lice
- Mild Dehydration
- Minor Sports Injuries
- Minor Infections (ex. Skin, Sore Throat)
- "Pink Eye" or Conjunctivitis
- Simple Medication Refills
- Sty
- Urinary Tract Infections (Simple)
- Sinusitis
- Sore Throats
- Sprains and Strains
- Yeast Infections
- Rashes

Getting Started

Registration

- **First time users will need to register for the service by calling AXA at (800) 454-3679 or (312) 935-3783.** The call will take approximately 5 minutes or less, after which we will email your user name and password to access the service.
- Registration is required before the service can be used for the first time. We recommend you register immediately prior to your trip. That way, you can immediately select a virtual walk-in visit should a need arise during your trip.

Login and complete your profile

Once you receive the email with your user ID and password, it will provide you with two options to connect. Keep in mind that either option is available to you at any time:

1. **Mobile phones and tablets:** If you would like to use a mobile device, download myCare by Avizia at iTunes or Google Play. myCare by Avizia is an easy to use mobile app that provides access to AXA's teleconsultation service after you have registered. Activate the app by entering code **9812**. Log into your account using the user name and password from the email you received following registration. Complete and save your profile.
2. **PC and Laptops:** If you prefer to use a PC or laptop, simply open your favorite browser and type <https://AXApartnersAbroad.avizia.com>. Log into your account using the user name and password from the email you received following registration. Complete and save your profile.

Teleconsultation

- When you are ready to teleconsult, you can access a virtual practitioner by opening your myCare by Avizia app on your mobile device, or accessing via your browser at <https://AXApartnersAbroad.avizia.com>, and select "New Visit" from the menu. For the best experience, a Wi-Fi connection is preferred.
- You will be asked to complete a brief medical history and list all current symptoms. Pictures can also be uploaded as needed.
- That's it! You will be placed in a virtual waiting room and a U.S.-licensed healthcare professional will be with you shortly. This can take up to 20 minutes at the most.
- After your visit, you will receive a notification where you can view the record of your visit. Within the record will be a diagnosis care plan, prescription and referral information.

Frequently Asked Questions

Am I eligible for the Teleconsultation service?

As an active MetLife group life participant, you and your covered family members are eligible for Overseas Teleconsultation services.

Are there any areas where I cannot use Teleconsultation?

Teleconsultation is a global service. However, there are some countries where AXA currently cannot treat patients due to local laws and regulations including Canada and where trade or economic sanctions prohibit AXA from providing assistance.

What if I need to seek additional treatment after my Teleconsultation?

AXA will locate an appropriate local medical provider where you can receive follow up medical treatment as needed.

What if I do not have video chat capabilities?

At the time of your consultation with a medical practitioner, you will have the option to enable audio only or video chat. If the device you are using does not have video chat capabilities, you can choose the option for audio and the AXA team will contact you via the phone number you provided. Although video chat may not be available, you will be able to upload photos for the AXA medical team to review.

How often can I use Teleconsultation?

You can use the service as often as you like as long as you are an eligible member under the program.

[metlife.com](https://www.metlife.com)

Overseas Teleconsultation is not appropriate for potentially life-threatening or serious issues requiring medical attention, or treatment for children younger than one year of age. Please refer to the above list of medical conditions eligible for overseas teleconsultation.

If your condition cannot be assessed via Overseas Teleconsultation, please contact AXA for a referral to a local hospital or clinic for treatment. For emergencies, please call your local emergency phone number.

¹Teleconsultation is a global service. However, there are some countries where we currently cannot treat patients due to local laws and regulations, including Canada, and countries where trade or economic sanctions prohibit AXA from providing assistance.

