

METROPOLITAN LIFE INSURANCE COMPANY

Critical Illness Insurance

Critical Illness Insurance will provide a lump sum payment when you are diagnosed with one of the covered conditions. This plan does not provide any type of medical coverage and is not a substitute for medical coverage or disability insurance. You should have medical insurance in place when you apply for coverage under this plan.

WHO IS ELIGIBLE?

All Active and Associate HSTA Members and regularly scheduled employees of the Hawaii State Teachers Association are eligible to enroll in the Critical Illness Insurance Plan.

DEPENDENT COVERAGE

When you apply for insurance for yourself, you may also apply for coverage for your dependents. Eligible dependents include your legal spouse and unmarried children under 19 years of age.

The term "children" includes a natural child, an adopted child, a stepchild, or a foster child who is dependent upon you for financial support. Dependent children who are full-time students at an accredited school, college, or university will continue to be eligible for dependent coverage from 19 years of age through 22 years of age. In order for your dependent child to be covered as a full-time student, you must certify annually, and as requested by the Trust Office, that he or she is a full-time student at an accredited school, college, or university by completing the Student Certification form issued to you by the Trust Office. **Failure to submit the required certification will result in cancellation of the child's coverage.** You are also responsible for promptly notifying the Trust Office, in writing, of any change in your dependent's eligibility status outside the annual certification.

To add a new spouse or dependent child, you must submit an application for enrollment within 30 days of the date of marriage, birth, adoption, or legal guardianship. If you do not submit an enrollment application within this 30-day period, you must wait until the next open enrollment period to add your new dependent.

If your spouse is also an eligible participant, he or she cannot be covered as a "Spouse" but must apply for coverage as an individual member. If both you and your spouse are insured members, your children may be covered as dependents of either member, but not both.

Dependent insurance will take effect on the date MetLife approves each dependent for coverage provided that the dependent is not confined at home under a physician's care, receiving or applying to receive disability benefits from any source, or hospitalized. **Exception:** Approval is not required for your newborn children. Once you have dependent insurance for at least one dependent child, if another child becomes your dependent, that child will automatically be covered.