

Core Buy-Up Life



MetLife

Plan Design for: MRC Energy Company

Date Prepared: January 22, 2013

For All Active Full-Time Employees working at least 30 hours per week

Build Your Benefit. Your employer provides a Core amount of valuable life insurance coverage to you as part of your employee benefits. With MetLife's Core Buy-Up Life insurance, your employer also gives you the opportunity to buy additional coverage for yourself, your spouse and your dependent children -- all at competitive group rates.

	Employee Core <i>Provided by your employer</i>	Employee Buy-Up <i>Available for you to purchase at group rates through payroll deduction.</i>	Dependent Buy-Up	
			Spouse ¹	Child ²
Life Coverage: provides a benefit in the event of death Schedules:	An amount equal to 1 times Your Basic Annual Earnings, rounded to the next higher \$1,000	Increments of \$10,000	Increments of \$5,000	Flat Amount: \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000
Non Medical Maximum	\$100,000	\$50,000	\$25,000	\$10,000
Overall Benefit Maximum	\$100,000	The lesser of 5 times Your Basic Annual Earnings, or \$500,000	\$100,000	\$10,000
AD&D Coverage: provides a benefit in the event of death or dismemberment resulting from a covered accident Schedules:	Benefit amount is same as Core Life coverage	Benefit amount is same as Supplemental Term Life coverage	Yes (benefit amount is same as Buy-Up Life coverage)	Yes (benefit amount is same as Buy-Up Life coverage)

Any purchase or increase in benefits, which does not take place within 31 days of employee's or dependent's eligibility effective date is subject to evidence of insurability. Coverage is subject to approval by MetLife.

To Buy-Up:

1. Choose the amount of employee Buy-Up coverage that you want to add to the Core provided by your employer.
2. Look up the premium costs for your age group for the coverage amount you are selecting on the chart below.
3. Choose the amount of coverage you want to buy for your spouse. Again, find the premium costs on the chart below. Note: Premiums are based on your age, not your spouse's.
4. Choose the amount of coverage you want to buy for your dependent children. The premium costs for each coverage option are shown below.
5. Fill in the enrollment form with the amounts of coverage you are selecting. (To request coverage over the non-medical maximum please see your Human Resources representative for a medical questionnaire that you will need to complete. If you are age 70 or older and apply for a combined life amount above \$25,000, you will need to complete a medical questionnaire.) Remember, you must purchase coverage for yourself in order to purchase coverage for your spouse or children.

Employee Age	Employee Coverage -- Monthly Premium For:						
	\$1,000	\$10,000	\$20,000	\$40,000	\$50,000	\$100,000	
Under 30	\$0.10	\$1.00	\$2.00	\$4.00	\$5.00	\$10.00	
30-34	\$0.16	\$1.60	\$3.20	\$6.40	\$8.00	\$16.00	
35-39	\$0.19	\$1.90	\$3.80	\$7.60	\$9.50	\$19.00	
40-44	\$0.22	\$2.20	\$4.40	\$8.80	\$11.00	\$22.00	
45-49	\$0.34	\$3.40	\$6.80	\$13.60	\$17.00	\$34.00	
50-54	\$0.59	\$5.90	\$11.80	\$23.60	\$29.50	\$59.00	
55-59	\$0.96	\$9.60	\$19.20	\$38.40	\$48.00	\$96.00	
60-64	\$1.44	\$14.40	\$28.80	\$57.60	\$72.00	\$144.00	
65-69	\$2.08	\$20.80	\$41.60	\$83.20	\$104.00	\$208.00	
70+	\$3.67	\$36.70	\$73.40	\$146.80	\$183.50	\$367.00	

Dependent Child Coverage Monthly Premium For:	
\$1,000	\$0.26
\$2,000	\$0.52
\$4,000	\$1.04
\$5,000	\$1.30
\$10,000	\$2.60

Employee Age	Spouse Coverage -- Monthly Premium For:						
	\$1,000	\$10,000	\$20,000	\$40,000	\$50,000	\$100,000	
Under 30	\$0.11	\$1.05	\$2.10	\$4.20	\$5.25	\$10.50	
30-34	\$0.17	\$1.65	\$3.30	\$6.60	\$8.25	\$16.50	
35-39	\$0.20	\$1.95	\$3.90	\$7.80	\$9.75	\$19.50	
40-44	\$0.23	\$2.25	\$4.50	\$9.00	\$11.25	\$22.50	
45-49	\$0.35	\$3.45	\$6.90	\$13.80	\$17.25	\$34.50	
50-54	\$0.60	\$5.95	\$11.90	\$23.80	\$29.75	\$59.50	
55-59	\$0.97	\$9.65	\$19.30	\$38.60	\$48.25	\$96.50	
60-64	\$1.45	\$14.45	\$28.90	\$57.80	\$72.25	\$144.50	
65-69	\$2.09	\$20.85	\$41.70	\$83.40	\$104.25	\$208.50	
70+	\$3.68	\$36.75	\$73.50	\$147.00	\$183.75	\$367.50	

Due to rounding, your actual payroll deduction amount may vary slightly.

1 Spouse amount cannot exceed 50% of the employee's Supplemental Life benefit.

2 Cannot exceed spouse amount.

3 Child benefits for children under 6 months old are limited.

Features available with Supplemental Life

Will Preparation Service†: 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 Supplemental 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.

MetLife Estate Resolution Services (ERS)†: is a valuable service offered under the group policy. A Hyatt Legal Plan attorney will consult with 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.. This can help alleviate the financial and administrative burden upon your loved ones in their time of need.

Portability*: If your present employment ends, you can choose to continue your current life benefits.

What Is Not Covered?

Like most insurance plans, this plan has exclusions. Employee Buy-Up and Dependent Life Insurance do not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one year in North Dakota or Colorado) of an increase in coverage. In addition, a reduction schedule may apply. Please see your benefits administrator or booklet certificate for specific details.

For AD&D coverage only, no benefit will be paid for any loss resulting from or caused or contributed to by: physical or mental illness or infirmity or the diagnosis or treatment of such illness or infirmity; an infection, other than infection occurring in an external accidental wound; suicide or attempted suicide; intentionally self-inflicted injury; war, whether declared or undeclared; or act of war, insurrection, rebellion, or riot; committing or trying to commit a felony; the voluntary intake or use by any means of any drug, medication or sedative, unless it is taken or used as prescribed by a physician, or an "over the counter" drug, medication or sedative taken as directed; alcohol in combination with any drug, medication, or sedative; or poison, gas or fumes.

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99 or G2130-S) 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 insurance policy. 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.

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

If you have additional questions regarding the Life Insurance program underwritten by MetLife, please contact your benefits administrator or MetLife. Like most group life insurance policies, MetLife group policies contain exclusions, limitations, terms and conditions for keeping them in force. Please see your certificate for complete details.

†Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. Will Preparation and Estate Resolution Services are subject to regulatory approval and currently available in all states. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation.

*Subject to state availability. To take advantage of this benefit, coverage of at least \$20,000 must be elected.