SCHEDULE OF BENEFITS

This schedule shows the benefits that are available under the Group Policy. You will only be insured for the benefits:

- for which you become and remain eligible;
- which you elect, if subject to election; and
- which are in effect.

BENEFIT

BENEFIT AMOUNTS AND HIGHLIGHTS

Life Insurance For You

For Active Members: $50,000

Accelerated Benefit Option: Up to 75% of Your Basic Life amount not to exceed $37,500

Accidental Death and Dismemberment Insurance (AD&D) for You

Full Amount for AD&D

For Active Members: An amount equal to Your Life Insurance.

Maximum Accidental Death and Dismemberment Full Amount: $50,000

Additional Benefits:

- Seat Belt Benefit: Yes
- Air Bag Use Benefit: Yes
- Child Care Benefit: Yes
- Child Education Benefit: Yes
- Spouse Education Benefit: Yes

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SCHEDULE OF BENEFITS (continued)

Hospital Confinement Benefit........................................ Yes

Common Carrier Benefit............................................... Yes

Repatriation Expense Benefit........................................ Yes

Schedule of Covered Losses for Accidental Death and Dismemberment Insurance

All amounts listed are stated as percentages of the Full Amount.

Covered Losses

Loss of life........................................................................ 100%

Loss of a hand permanently severed at or above the wrist but below the elbow........................................ 50%

Loss of a foot permanently severed at or above the ankle but below the knee........................................ 50%

Loss of an arm permanently severed at or above the elbow........ 75%

Loss of a leg permanently severed at or above the knee........... 75%

Loss of sight in one eye.................................................. 50%

Loss of sight means permanent and uncorrectable loss of sight in the eye. Visual acuity must be 20/200 or worse in the eye or the field of vision must be less than 20 degrees.

Loss of any combination of hand, foot, or sight of one eye, as defined above............................................ 100%

Loss of the thumb and index finger of same hand.................. 25%

Loss of thumb and index finger of same hand means that the thumb and index finger are permanently severed through or above the third joint from the tip of the index finger and the second joint from the tip of the thumb.

Loss of speech and loss of hearing.................................... 100%

Loss of speech or loss of hearing....................................... 50%

Loss of speech means the entire and irrecoverable loss of speech that continues for 6 consecutive months following the accidental injury.

Loss of hearing means the entire and irrecoverable loss of hearing in both ears that continues for 6 consecutive months following the accidental injury.

Paralysis of both arms and both legs.................................. 100%

Paralysis of both legs...................................................... 50%

Paralysis of the arm and leg on either side of the body............ 50%

Paralysis of one arm or leg.............................................. 25%

Paralysis means loss of use of a limb, without severance. A Physician must determine the paralysis to be permanent, complete and irreversible.

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**SCHEDULE OF BENEFITS (continued)**

Brain Damage, ...................................................................... 100%

**Brain Damage** means permanent and irreversible physical damage to the brain causing the complete inability to perform all the substantial and material functions and activities normal to everyday life. Such damage must manifest itself within 30 days of the accidental injury, require a hospitalization of at least 5 days and persist for 12 consecutive months after the date of the accidental injury.

Coma ....................................................................................... 1% monthly beginning on the 7th day of the Coma for the duration of the Coma to a maximum of 60 months.

Coma means a state of deep and total unconsciousness from which the comatose person cannot be aroused. Such state must begin within 90 days of the accidental injury and continue for 7 consecutive days.

**If You Are Age 65 Or Older**

If You are age 65 or older on Your effective date of insurance, the appropriate percentage from the following table will be applied to the amount of Your Basic Life and Your Personal Accident Death and Dismemberment on Your effective date of insurance adjusted for any later changes in Your salary.

If You are under age 65 on Your effective date of insurance, the amounts of Your Basic Life Insurance and Your Personal Accident Death and Dismemberment on and after age 65 will be determined by applying the appropriate percentage from the following table to the amount of Your insurance in effect on the day before Your 65th birthday adjusted for any later changes in Your salary:

<table>
<thead>
<tr>
<th>Age of Member</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>65 but less than 70</td>
<td>65%</td>
</tr>
<tr>
<td>70 but less than 75</td>
<td>45%</td>
</tr>
<tr>
<td>75 or older</td>
<td>35%</td>
</tr>
</tbody>
</table>

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University of California, Davis

BASIC GROUP LIFE AND AD&D PLANS
(EMPLOYER PAID)

MetLife is pleased to offer residents and fellows of the University of California, Davis Medical Center basic group life insurance. Insured participants must be actively at work to participate in the plan.

BASIC GROUP LIFE BENEFIT – Payable to the beneficiary named by the insured. The insured may change the beneficiary at any time by providing written notice.

University of California, Davis provides you with term life insurance in the amount of $50,000. The cost of this coverage is paid for by University of California, Davis Medical Center.

PERSONAL ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT – Payable to the beneficiary named by the insured. The insured may change the beneficiary at any time by providing written notice.

You automatically receive Personal Accidental Death and Dismemberment coverage on yourself. PAD&D is available for residents and fellows only in an amount equal to your Basic Life coverage.

PAD&D ADDITIONAL PLAN FEATURES
The AD&D plan includes the following additional features – Airbag, Brain Damage, Coma, Common Carrier, Paralysis, Presumption of Death, Repatriation of Remains and Seatbelt Benefits. Please see booklet for a full explanation of these additional benefits.

ELIGIBILITY – To be eligible for these coverages, you must be actively at work on the effective date. The definition of actively at work – “Actively at Work” on any day in which you have been performing in the usual way all the regular duties of your work; or on any day in which you were absent from work for any reason other than sickness, injury or a medical leave of absence, provided that you have worked on your last regularly scheduled work day.

THE ABOVE REPRESENTS AN OVERVIEW OF YOUR PLAN BENEFIT. A SUMMARY OF PLAN DESCRIPTION WILL BE MADE AVAILABLE FOLLOWING YOUR PLAN’S EFFECTIVE DATE, AND WILL GOVERN IN ANY DISCREPANCIES EXIST BETWEEN THIS OVERVIEW AND THE ACTUAL SUMMARY PLAN DESCRIPTION.