

NRECA Business Travel Accident Plan

SUMMARY PLAN DESCRIPTION (BENEFITS BOOKLET)

GRAND VALLEY RURAL POWER LINES
01-06007-001

EFFECTIVE DATE: January 1, 2026



Introduction

Summary Plan Description

This summary plan description (SPD), also known as the *Benefits Booklet*, describes the benefits provided to Participants by the National Rural Electric Cooperative Association (NRECA) Business Travel Accident Insurance Plan (the Plan).

Your Responsibilities

You are responsible for reading the SPD and related Plan materials distributed by NRECA or by your Employer, such as premium contribution notices, summary of material modifications, and Employer benefits eligibility rules, completely and complying with the rules and Plan provisions described herein.

While reading this SPD, be aware that:

- The Plan is provided as a benefit to persons who are eligible to participate, as defined in the *Eligibility and Participation Information* chapter. Plan participation is not a guarantee or contract of employment with NRECA or with member cooperatives. Plan benefits depend on continued eligibility; and
- Frequently used and Plan-specific terms are capitalized and defined in *Appendix A: Key Terms*.

In case of a conflict between this SPD (or any information provided) and the official Plan document, the official Plan document governs.

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Plan Information

Plan Name

The NRECA Business Travel Accidental Death & Dismemberment Insurance plan, which is a component plan of the NRECA Group Benefits Program.

Plan Number:	501
Plan Type:	Business Travel Accidental Death & Dismemberment Insurance
Year End:	December 31
Plan Effective Date:	January 1, 2026

Underwritten By

Metropolitan Life Insurance Company
501 U.S. Highway 22
P.O. Box 6891
Bridgewater, NJ 08807

Plan Administration

Except where pre-empted by ERISA or other U.S. laws, the Plan's validity and any other provisions will be determined under the laws of the Commonwealth of Virginia. The Plan administration type is sponsor administration. Plan records are kept on a calendar-year basis.

Named Fiduciary

The named fiduciary of the NRECA Group Benefits Program (Program) is the Insurance and Financial Services Committee (I&FS Committee) of the NRECA Board of Directors (Board), whose members are appointed by the President of the Board from members of the Board. The I&FS Committee has both the central fiduciary responsibility for the Program, and is vested with the discretion to select providers for the Program, including the Plan Administrator, investment managers, and trustee. It is charged with management of the Program and the NRECA Group Benefits Trust. The I&FS Committee delegates authority to various entities and individuals to carry out required plan operations and then actively monitors its delegates to help ensure compliance with complex federal laws and regulations governing employee benefit plans.

Plan Sponsor

National Rural Electric Cooperative Association
4301 Wilson Boulevard, Mailstop IFS7-355
Arlington, VA 22203-1860
Plan Sponsor Employer Identification Number: 53-0116145

Plan Administrator

Senior Vice-President, Insurance and Financial Services
National Rural Electric Cooperative Association
4301 Wilson Boulevard, Mailstop IFS7-355
Arlington, VA 22203-1860
703.907.5500

The Insurance and Financial Services department of the National Rural Electric Cooperative Association (NRECA) performs the general administrative duties. The names of persons who have the decision-making responsibilities are on file at the NRECA Insurance and Financial Services department.

In addition to the Senior Vice-President of the Insurance and Financial Services department, the person listed below has certain administration responsibilities for your Employer:

Benefits Administrator
GRAND VALLEY RURAL POWER LINES
P O BOX 190
GRAND JUNCTION, CO 81502

Agent for Service of Legal Process

Senior Vice-President, Insurance and Financial Services
National Rural Electric Cooperative Association
4301 Wilson Boulevard, Mailstop IFS7-355
Arlington, VA 22203-1860

The agent for service of process receives all legal notices on behalf of the Plan Sponsor regarding claims or suits filed with respect to the Plans.

In addition to the agent for service of legal process, service may also be made upon the Plan Trustee.

Plan Trustee

State Street Bank and Trust Company
1200 Crown Colony Drive, 5th Floor
Quincy, MA 02169

Claim Adjudicator

Metropolitan Life Insurance Company
Group Life Claims
P.O. Box 6100
Scranton, PA 18505-6100

Chapter 1: Contact Information

For Information About	Contact
Claims for benefits	MetLife Group Life Claims P.O. Box 6100 Scranton, PA 18505 800.638.6420
General questions • Eligibility • Enrollment • When coverage begins or ends • Cost of coverage • Changing your Beneficiary	Benefits Administrator GRAND VALLEY RURAL POWER LINES P O BOX 190 GRAND JUNCTION, CO 81502

Chapter 2: Plan Highlights

This chapter highlights a summary of the benefits provided under the NRECA Business Travel Accident (BTA) Plan. For a full description of all Plan benefits exclusions, see the *Business Travel Accident Insurance Benefits* chapter.

Business Travel Accidental Death and Dismemberment Insurance

Your BTA coverage is based on the Covered Loss and on your Covered Class. To determine your own Covered Class, see the *Eligibility and Participation Information* chapter.

The maximum amount of BTA coverage you may receive is the full amount, which is \$100,000. All amounts listed in the *Covered Losses* table are stated as percentages of the full amount.

Covered Losses	
Event	Coverage
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	50%
Loss of a leg permanently severed at or above the knee	50%
Loss of sight in one eye	
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.	50%
Loss of the thumb and index finger of the same hand	
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.	25%
Loss of speech and loss of hearing	
Loss of speech means a loss of speech continuing for six consecutive months after which a Physician must determine the loss to be entire and irrecoverable.	100%
Loss of hearing means a loss of hearing continuing for six consecutive months after which a Physician must determine the loss to be entire and irrecoverable.	

Covered Losses	
Event	Coverage
Loss of speech or loss of hearing	50%
Paralysis¹ of both arms and legs Paralysis of both arms and legs means loss of use of a limb, without severance. A Physician must determine the loss of use to be permanent and irreversible.	100%
Paralysis¹ of both legs	50%
Paralysis¹ of the arm and leg on either side of the body	25%
Coma Coma means a state of deep and total unconsciousness from which the comatose person cannot be aroused. Such state must begin within 30 calendar days of the accidental injury and continue for seven consecutive days.	1% monthly beginning on the 7th day of the Coma and for the duration of the Coma to a maximum of 60 months
¹ Paralysis means loss of use of a limb, without severance. A Physician must determine the paralysis to be permanent, complete, and irreversible.	

Additional Benefit Highlights

In addition to the Benefit Amounts payable for the Covered Losses stated above, these Additional Benefits may also be available:

Benefit ¹	Amount	Minimum	Maximum
Air Bag	10% of full amount	\$1,000	\$5,000
Seat Belt	10% of full amount	\$1,000	\$10,000
Rehabilitative Physical Therapy	10% of the full amount	N/A	\$25,000
Therapeutic Counseling	Actual charges for up to 10 sessions up to 1% of full amount	N /A	\$5,000
Wheelchair Access Modification	10% of full amount	N/A	\$25,000

¹For specific requirements for these additional features, see the Business Travel Accident Insurance Benefits chapter.

If you sustain an accidental injury due to any one Covered Accident that is the Direct and Sole Cause of more than one Covered Loss (see the *Additional Benefits Highlights* chart), the amount MetLife will pay will not exceed the full amount set forth in the beginning of this chapter. The Additional Benefits listed above will not be considered when determining if the amount MetLife pays exceeds the full amount.

MetLife will pay benefits only once for any one Covered Loss resulting from the same accident.

Aggregate Maximum

MetLife will not pay more than \$5,000,000 for all Covered Losses and injuries sustained by all insured persons under the Plan as a result of any one Covered Accident or series or combination of Covered Accidents directly arising out of one or more associated events. Events are associated if they have a common cause or are a chain of events forming part of a larger or broader event even if the individual events themselves are separate in time and place. If the total amount claimed by all insured persons is greater than this amount, then the amount MetLife will pay to each insured person will be reduced in the same proportion, so that the total amount does not exceed the maximum amount stated in this paragraph.

Chapter 3: Eligibility and Participation Information

Eligibility to Participate

You will be covered for the risks and time periods listed in the Covered Accidents column of the table below that are applicable to the Class of Covered Persons to which you belong.

You will not be included as a member of more than one Covered Class at the same time. If you could be included in more than one Covered Class at the time of a Covered Accident, MetLife will consider you to be a member of the Covered Class that provides the greatest benefit.

Table of Covered Persons

Covered Class	Covered Accidents
Class 1: All active U.S. Employees of an Employer ¹	• 24-Hour Business Travel • Personal Deviation Business Travel
Class 2: All non-Employee members of an Employer's Board of Directors ¹	• Board of Director Business Travel • Personal Deviation Business Travel
Class 3: All Guests of an Employer who are classified as Retained Attorneys ¹	• 24-Hour Business Travel • Personal Deviation Business Travel

¹*Exposure to the Elements and Presumption of Death provisions, as described in the General Information chapter, apply to all Covered Classes.*

Who Is Eligible

You are eligible to participate in the BTA Insurance Plan if you are an active Employee who meets all these criteria:

- Is in a covered job classification;
- Has worked or expects to work at least 1,000 hours during your first 12 months in a covered job classification;
- Continues to work at least 1,000 hours during subsequent calendar years; and
- Is Actively at Work on the day your coverage begins, **or** has worked at another rural electric Employer within the past six months and meets these conditions.

You will be covered for the risks and for the time periods described in the Covered Accident(s), listed above, applicable to the Class of Covered Persons to which you belong.

Ineligible Class(es)

The following Employee classifications are ineligible for coverage:

- This Plan does not have any excluded job classifications, positions, or titles.

Director

If you are a Director and your Employer covers Directors under this Plan, then you are covered by the Plan during your term on the Employer's board of Directors. Up to three Directors Emeritus can be covered by the Plan.

Retained Attorney

If you are an attorney retained by a participating Employer and your Employer covers a Retained Attorney under this Plan, you are covered by the Plan while serving in this capacity. Only one Retained Attorney may be covered by a cooperative.

When Coverage Begins

If you are an active Employee, you are covered by the Plan after you have met all the eligibility requirements (see *Who Is Eligible* in this chapter).

When you are a new hire, coverage is effective on the first day that you are eligible for coverage.

Enrolling in the Plan

You will automatically be enrolled in any benefits that your Employer provides at no cost to you.

Selecting Your Beneficiary

Your Beneficiary is the person who will receive your benefit upon your death if your death is due to an accident that occurred while you were Traveling on Business. You may change your Beneficiary at any time during your lifetime. Ask your benefits administrator for instructions on how to change your Beneficiary.

If a Beneficiary is a minor or incompetent to receive payment, MetLife will either pay that Beneficiary's court-appointed property and estate guardian or hold the funds until the minor is of legal age.

When Coverage Ends

You are no longer eligible (and your BTA Insurance coverage ends) on the day that:

- You are no longer employed by your Employer;
- You are no longer in a covered job classification (see *Who Is Eligible* for a list of these);
- You are no longer serving as a Director or Retained Attorney for the cooperative;
- You become disabled;
- You go on uncompensated or military leave;
- You retire;
- You die;
- Your Employer stops participating in the Plan; or
- The Plan ends.

You do not have the option to convert this insurance into an individual policy.

When You Are Covered by More than One Employer

If you are covered by more than one participating Employer during the same business trip, you will receive benefits through only one Employer.

Chapter 4: Business Travel Accident Insurance Benefits

Exposure to the Elements

If you sustain an accidental bodily injury in a Covered Accident, MetLife will not deny a claim because the injury was not the Direct and Sole Cause of the Covered Loss if:

- The Covered Loss results from unavoidable exposure to the elements; and
- The exposure is a direct result of a Covered Accident, independent of other causes.

This provision is applicable to all Covered Classes.

Presumption of Death

For purposes of any benefits paid under this Plan, MetLife will presume that the Covered Loss sustained by you for such loss **is loss of life** if:

- An aircraft or other vehicle in which you were Traveling on Business for which coverage is provided under a Covered Accident disappears, sinks, or is wrecked; and
- Your body is not found within one year of:
 - The date the aircraft or other vehicle was scheduled to have arrived at its destination, if traveling in an aircraft or other vehicle operated by a Common Carrier; or
 - The date you are reported missing to the authorities, if traveling in any other aircraft or vehicle.

This provision is applicable to all Covered Classes.

24-Hour Business Travel

MetLife will pay the Benefit Amount(s) stated in the *Plan Highlights* chapter if, while Traveling on Business for the Employer, an accidental bodily injury resulting in a Covered Loss is sustained as described in this SPD.

MetLife will deem that your regular place of employment has changed, and that Traveling on Business has ended if:

- You are expected to remain in the location to which you have Traveled on Business for more than 60 calendar days; or
- The Employer deems a new location to be your regular place of employment.

Board of Directors Business Travel

MetLife will pay the Benefit Amount(s) stated in the *Plan Highlights* chapter if, while Traveling on Business for the Employer, a Director sustains an accidental bodily injury resulting in a Covered Loss as described in this SPD.

Traveling on Business starts when you leave from your residence, regular place of employment, or other location (whichever occurs last), for the purpose of traveling to the destination of the business trip. The business trip ends when you return to or arrive at your residence or your regular place of employment (whichever occurs first). Traveling on Business includes regular driving assignments when you are driving between your work locations, as well as when you are driving between your regular place of employment and your work location. Accidents that occur

at your work locations within your normal service area while you are performing your regular job will not be covered.

Traveling on Business does not include:

- Travel between your residence and regular place of employment (for Retained Attorneys acting as consultants to the Employer, your regular place of assignment as determined by the Employer will be deemed to be your regular place of employment);
- Leaves of absence;
- Vacations; or
- Personal Deviations.

We will deem that your regular place of employment has changed, and that Traveling on Business has ended if:

- You are expected to remain in the location to which you have Traveled on Business for more than 60 calendar days; or
- The Employer deems a new location to be your regular place of employment.

Personal Deviation Business Travel Guidelines

MetLife will pay the Benefit Amount(s) described in the *Plan Highlights* chapter if, while making a Personal Deviation, an accidental bodily injury resulting in a Covered Loss is sustained as described in this SPD and if the Personal Deviation:

- Takes place while on a business trip requested, authorized, or consented to by the Employer, for the purpose of furthering the business of the Employer and at the expense of the Employer;
- Takes place more than 100 miles from your primary residence or regular place of employment;
- Is not longer than three calendar days; and
- Is not done during chargeable vacation time or leaves of absence.

These guidelines are applicable to all Covered Classes.

Additional Benefits

Air Bag Use Benefit

If you die as a result of an accidental injury sustained in a Covered Accident, MetLife will pay this additional Air Bag Use benefit if:

- MetLife pays a benefit for Covered Loss of life;
- This benefit is in effect on the date of the injury; and
- MetLife receives Proof that the deceased person:
 - Was in an accident while driving or riding as a passenger in a land vehicle equipped with an Air Bag;
 - Was riding in a seat protected by an Air Bag;
 - Was wearing a Seat Belt that was properly fastened at the time of the accident; and
 - Died as a result of injuries sustained in the accident.

A police officer investigating the accident must certify that the Seat Belt was properly fastened and that the land vehicle in which the deceased was traveling was equipped with Air Bags. A copy of such certification must be submitted to MetLife with the claim for benefits.

Benefit Amount

The Air Bag Use Benefit is an additional benefit equal to 10% of the full amount shown in the *Plan Highlights* chapter. However, the amount MetLife will pay for this benefit will not be less than \$1,000 or more than \$5,000.

Benefit Payment

For loss of your life, MetLife will pay benefits to your Beneficiary.

Seat Belt Use Benefit

If you die as a result of an accidental injury sustained in a Covered Accident, MetLife will pay this additional Seat Belt benefit if:

- MetLife pays a benefit for Covered Loss of life;
- This benefit is in effect on the date of the injury; and
- MetLife receives Proof that the deceased person:
 - Was in an accident while driving or riding as a passenger in a land vehicle;
 - Was wearing a Seat Belt that was properly fastened at the time of the accident; and
 - Died as a result of injuries sustained in the accident.

A police officer investigating the accident must certify that the Seat Belt was properly fastened. A copy of such certification must be submitted to MetLife with the claim for benefits.

Benefit Amount

The Seat Belt Use Benefit is an additional benefit equal to 10% of the full amount shown in the *Plan Highlights* chapter. However, the amount MetLife will pay for this benefit will not be less than \$1,000 or more than \$10,000.

Benefit Payment

For loss of your life, MetLife will pay benefits to your Beneficiary.

Rehabilitative Physical Therapy Benefit

MetLife will pay this additional benefit if:

- MetLife pays a benefit for a Covered Loss for you;
- MetLife receives Proof that rehabilitative physical therapy has been prescribed within 90 calendar days of the Covered Loss by the attending Physician as necessary to treat a physical condition resulting from the Covered Loss; and
- This benefit is in effect on the date of the injury.

Such rehabilitative physical therapy must be provided within one year of the prescription by a Physician or therapist licensed to provide the therapy in the jurisdiction where such services are performed.

Benefit Amount

MetLife will pay an amount equal to the lesser of:

- 10% of the Full Amount as shown in the *Plan Highlights* chapter; or

- \$25,000

Benefit Payment

MetLife will pay this benefit quarterly when MetLife receives Proof that charges for Rehabilitative Physical Therapy have been paid. Payment will be made to you.

Therapeutic Counseling Benefit

MetLife will pay this additional benefit if:

- MetLife pays a benefit for a Covered Loss for you;
- MetLife receives Proof that therapeutic counseling has been prescribed for:
 - You;
 - Your Spouse; or
 - Your natural, adopted, or stepchildren;
- Within 90 calendar days of the Covered Loss by the attending Physician as necessary to treat an emotional or psychological condition resulting from the Covered Loss; and
- This benefit is in effect on the date of the injury.

Such therapeutic counseling must be provided within one year of the prescription by a Physician, therapist, or counselor licensed to provide the counseling in the jurisdiction where such services are performed.

Benefit Amount

MetLife will pay an amount equal to the lesser of:

- The actual charges incurred for 10 sessions for such therapeutic counseling;
- 1% of the Full Amount, as shown in the *Plan Highlights* chapter; or
- \$5,000.

Benefit Payment

MetLife will pay this benefit quarterly when MetLife receives Proof that charges for therapeutic counseling have been paid. Payment will be made to you.

Wheelchair Access Modification Benefit

If you are injured as a result of an accidental injury sustained in a Covered Accident, MetLife will pay this additional benefit if:

- MetLife pays a benefit for a Covered Loss;
- This benefit is in effect on the date of the injury;
- Due to the Covered Loss, the permanent use of a wheelchair is required to be ambulatory;
- In order to provide wheelchair accessibility, alterations are made to your primary residence, to one vehicle you use, or to both; and
- The alterations to your primary residence are done by a licensed contractor.

The home alteration expenses may include installing ramps, widening doors, and lowering cabinets. They may not include remodeling expenses that have no direct relationship to providing wheelchair accessibility.

Benefit Amount

MetLife will pay an amount equal to the lesser of:

- 10% of the Full Amount as shown in the *Plan Highlights* chapter; or
- \$25,000.

Benefit Payment

Benefit payments will be made to you. In the event of your death, benefit payments will be made to your Beneficiary.

General Exclusions

MetLife will not pay benefits for any loss caused or contributed to by:

- Physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;
- Suicide or attempted suicide;
- Intentionally self-inflicted injury;
- Infection, other than infection occurring in an external accidental wound or from accidental food poisoning;
- Participation in Hazardous Activities such as: scuba diving, bungee jumping, skydiving, hang gliding, ballooning, drag racing, driving a car fitted for competitive racing, aerial hunting, aerial skiing, or travel in an aircraft for the purpose of parachuting or otherwise exiting an aircraft while the aircraft is in flight except for the purpose of self-preservation;
- Service in the armed forces of any country or international authority, except the United States National Guard;
- Any nuclear reaction or release of nuclear energy. This includes the radioactive, toxic, explosive, or other hazardous or contaminating properties of radioactive matter;
- The emission, discharge, dispersal, release, or escape of any solid, liquid, or gaseous chemical or biological agent;
- Any incident related to travel in an aircraft:
 - As a pilot, crew member, flight student, or while acting in any capacity other than as a passenger;
 - And parachuting or otherwise exiting from such aircraft while the aircraft is in flight, except for the purpose of self-preservation;
 - That does not have a valid Airworthiness Certificate;
 - That is not flown by a pilot with a valid license to operate that aircraft;
 - Which is Owned, Leased, Controlled, or Chartered by the Employer;
 - Or device used:
 - For testing or experimental purposes;
 - By or for any military authority;
 - For travel or designed for travel beyond the earth's atmosphere;
 - For crop dusting, spraying, or seeding;
 - For firefighting;
 - For skydiving;
 - For hang gliding;
 - For pipeline or power line inspection;

- For sky writing;
- For aerial photography or exploration;
- For racing, endurance tests, stunt, or acrobatic flying; or
- For any use which requires a special permit from the Federal Aviation Administration.
- War, whether declared or undeclared; or act of war, insurrection, rebellion, riot, or Terrorist Act.

Specific Exclusions

Intoxication Exclusion

MetLife will not pay benefits for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident.

Intoxicated means that the injured party's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

Exclusion for Commission of a Felony

MetLife will not pay benefits on behalf of a Covered Person for any loss caused or contributed to by the injured party committing or attempting to commit a felony.

Exclusion for Drugs, Alcohol, Poison, Gas, or Fumes

MetLife will not pay benefits on behalf of a Covered Person for any loss caused by or contributed to by that person's 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.

Chapter 5: Claims and Appeals

The claims and appeals procedures in this chapter are intended to comply with applicable regulations by providing reasonable procedures for filing claims, notifying participants of benefit decisions, and appealing adverse benefit determinations. Follow these procedures for all claims for benefits under this Plan.

Your claim will be processed for payment according to applicable Plan provisions and the guidelines used by MetLife. General contact information is listed in the *Contact Information* chapter. Specific contacts for claims and appeals are listed in this chapter.

An issue or dispute solely regarding your eligibility for coverage or participation in the Plan is not considered a claim for benefits and is not governed by the claims and appeals procedures described in this chapter. For more information about eligibility, contact your benefits administrator.

For purposes of this chapter, “you” also includes your Authorized Representative.

Claims and Appeals Contacts

Purpose	Contact
Authorizing a representative	Privacy Officer National Rural Electric Cooperative Association 4301 Wilson Boulevard Arlington, VA 22203-1860 703.907.6601 703.907.6602 privacyofficer@nreca.coop
Filing a claim	MetLife Group Life Claims P.O. Box 6100 Group Life Claims Scranton, PA 18505
Filing an appeal (adverse benefit determination)	MetLife Group Insurance Claims Review 1.800.638.6420 <i>Send to the address of the MetLife office that processed the claim</i>
Filing an appeal (eligibility)	NRECA Appeals Administrator Attn: Senior Life Insurance Product Advisor 4301 Wilson Boulevard, Mailstop IFS7-333 Arlington, VA 22203
Filing a voluntary final appeal (eligibility)	NRECA Appeals Committee Attn: Senior VP, I&FS 4301 Wilson Boulevard, Mailstop IFS7-333 Arlington, VA 22203

Authorizing a Representative

You or your Beneficiary, as may be applicable, may authorize another individual to speak with MetLife by giving verbal consent for MetLife to speak with that individual. Any required forms still need to be Signed by you or your Beneficiary, depending upon the person eligible to receive payment for the claim. Contact the MetLife claims representative for more information.

You or your Beneficiary may designate a power of attorney or guardian in Writing. Such documentation will be held on file with MetLife. Contact the MetLife claims representative for instructions.

Claims

A claim is any request for a plan benefit made in accordance with the procedures described in this chapter. A Claimant must submit a claim for Plan benefits in Writing to the benefits administrator. Ask your benefits administrator if you need help obtaining a claim form.

A claim is considered filed when it is received by MetLife in accordance with these claims procedures. MetLife's time frame to provide you with a determination notice starts when the claim is filed, regardless of whether MetLife has all of the information necessary to decide the claim when it is first filed.

If your claim does not include enough information for MetLife to make an initial benefit determination, a Claimant may be asked to supply additional information. If a Claimant does not provide that information within the applicable time, the claim may be denied in whole or in part.

Within this chapter, "Claimant" may mean you, your Beneficiaries, the executor of your estate or an Authorized Representative. See *Authorizing a Representative* above for specifics about how to authorize a representative.

Filing a Claim

A Claimant must complete and return the appropriate claim forms to the benefits administrator within **90 calendar** days of the date of a loss, who will verify eligibility and the benefits to be claimed, certify the forms, and forward all documents to MetLife for processing.

In addition to claim forms, the Claimant may be required to provide additional evidence (e.g., a death certificate or accident report) that establishes the nature and extent of the loss or condition, MetLife's obligation to pay the claim, and the Claimant's right to receive payment. Such additional evidence must be provided at the Claimant's expense. MetLife will request this evidence directly from the Claimant and, in its sole discretion, will determine if the submitted documentation is sufficient.

Upon receipt of all requested documentation, MetLife will determine what benefits are payable. If the claim is approved, the benefit is paid. The normal form of payment is one lump sum, but other alternative payments are available. For additional information about payment options, contact MetLife.

You may also ask your state's consumer assistance program or ombudsman for help filing your appeal, if applicable. To determine if your state has such resources:

- See the U.S. Department of Labor (DOL) website at www.dol.gov/ebsa/;

- Call the Department of Labor Employee Benefits Security Administration (EBSA) at 866.444.EBSA (3272); or
- Write to the EBSA at: Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

Claim Submission Time Frame

Send the claim form and Proof (as defined in *Appendix A: Key Terms*) to MetLife **within 90 calendar days** of the date of loss. Under special circumstances, MetLife will accept claims outside this time period; however, no claims can be filed more than one year and ninety days after the date of the loss, except in the case of legal incapacity (this only applies to AD&D coverage).

Claim Determinations, Determination Extensions, and Requests for Additional Information

If you are eligible for benefits, you have properly followed the claims procedure, and benefits are due to you, then MetLife will issue a Written determination within a reasonable period but not later than the time frame listed in the *Claim Review Timeline* section.

Claim Review Timeline	
When you will be notified of a determination	Within a reasonable period, but not later than 90 calendar days after receipt of the claim, unless MetLife requests an extension or additional information
Determination extension period	Up to 90 additional calendar days. MetLife will notify you of the extension, the reason for the extension, and when it will render its decision

Contents of the Claim Determination Notice

For all claims, Written notice of any adverse benefit determination will provide:

- The specific reason(s) your claim was denied;
- The specific Plan provisions on which the denial is based; and
- If applicable, a description of any additional information necessary to perfect the claim and an explanation of why such information is necessary.

The notice will also include a description of the Plan review procedures and time limits, including a statement of your right to bring a civil action if your claim is denied after an appeal.

Appeals

If MetLife denies your claim for Plan benefits, if you believe you should be entitled to a different Benefit Amount, or if you disagree with any determination that has been made regarding your Plan benefits, you or your Authorized Representative may appeal the decision.

Documentation to Include with Your Appeal Request

The following information applies to all appeal levels. For purposes of this explanation, “reviewer” means:

- MetLife Group Insurance Claims Review (for **adverse benefit determination** appeals);
- NRECA Appeals Administrator (for **eligibility** appeals); and
- NRECA Appeals Committee (for **voluntary final eligibility** appeals).

Appeals must be submitted in Writing by the filing deadline and must include at least the following information:

- Your name;
- Plan Name (i.e., the Business Travel Accident Insurance Plan);
- Reference to the initial decision; and
- An explanation of why you are appealing the decision.

Your appeal may also include any additional Written comments, documents (including additional medical information), records, or other information that supports your request for benefits.

The reviewer will conduct a full and fair review of your appeal if you have submitted it by the proper deadline.

Appealing an Adverse Benefit Determination

Your adverse benefit determination appeal must be filed in Writing with MetLife by the filing deadline. The review period begins when the appeal is received, regardless of whether the reviewer has all of the information necessary to decide the appeal. If you want to grant the reviewer more than the stated time to make a determination, you may voluntarily agree to an extension by contacting the reviewer.

Adverse Benefit Determination Appeal Timeline	
Filing deadline	Within 60 calendar days of the date you receive MetLife's Written adverse benefit determination
When you will be notified of a determination	Within 60 calendar days of the date MetLife receives the appeal, unless you are notified by MetLife that an extension or more time is needed to evaluate your appeal before the initial 60-day period is over
Determination extension period (if needed)	One extension period of up to 60 calendar days

To help prepare your appeal, you have the right to request, free of charge, access to and copies of all documents, records, and other information relevant to your initial claim. However, a request for documentation does not extend the time period allowed for you to file an appeal.

Adverse Benefit Determination Appeal Review and Determination

If your appeal is denied, the determination notice will include:

- The specific reason(s) your appeal was denied;
- The specific Plan provision(s) on which the denial is based;
- If applicable, a description of any additional information necessary to perfect the claim and an explanation of why such information is necessary;
- An explanation of your rights under ERISA's claim and appeal rules; and

- Information about your right to file a civil action under ERISA within 12 months.

Upon Written request, MetLife will provide you free of charge with copies of documents, records, and other information relevant to your claim.

If your Written benefit appeal is denied, you may voluntarily take part in one more review process, called the **Voluntary Final Appeal Process for Benefits**. If you do not choose to use the voluntary final appeal process, you may seek legal action.

Legal Action for Benefit Claims

A legal action on a claim may be brought against MetLife only during a certain period. This period begins 60 calendar days after the date Proof is filed and ends three years after the date such Proof is required.

Eligibility Appeals

If NRECA denies benefits because you were not eligible to participate in the Plan, you have the right to file a Written eligibility appeal with the NRECA Appeals Administrator (the reviewer). The reviewer has full and discretionary authority to administer and interpret the Plan for all eligibility appeals.

Your eligibility appeal must be filed with the reviewer by the filing deadline (see the *Eligibility Appeal Timeline* below). The review period begins when the appeal is received, regardless of whether the reviewer has all the information necessary to decide the appeal. If the reviewer requires more than the stated time to decide your appeal, they will send a letter stating an extension time.

Eligibility Appeal Timeline	
Filing deadline	Within 60 calendar days of the date you receive the denial notice due to eligibility
When you will be notified of a determination	Within 60 calendar days after receipt of the appeal request unless NRECA requests an extension
Determination extension period (if needed)	One period of up to 60 calendar days

To help prepare your appeal, you have the right to request, free of charge, access to and copies of all documents, records, and other information relevant to your initial claim. However, requesting documentation does not extend the time allowed for you to file an appeal.

Eligibility Appeal Review and Determination

If your eligibility appeal is denied in whole or in part, your decision notice will include:

- The specific reason(s) your appeal was denied;
- The specific Plan provision(s) on which the denial was based;
- An explanation of your rights under ERISA's claim and appeal rules;
- Information about your right to file a civil action under ERISA within 12 months; and
- The procedures you must follow to take part in the voluntary final appeal process and the time limits for such procedures.

Voluntary Final Appeal Process for Eligibility

If you wish to have the NRECA Appeals Committee review your denied appeal, you may follow the voluntary final appeal process for eligibility. Using this process has no effect on your right to other benefits under the Business Travel Accident Insurance Plan or on your right to take legal action. Before you submit your voluntary final appeal, you may request additional information about the process by calling NRECA's Cooperative Benefit Administrators, Inc. (CBA), at 866.673.2299.

You must file a voluntary final appeal with the NRECA Appeals Committee, in Writing, by the filing deadline in the timeline table below. The review period begins when the appeal is received, regardless of whether the reviewer has all information necessary to decide the appeal. The reviewer may need additional time to complete his or her review and, if so, will notify you of an extension.

Voluntary Final Appeal Process for Eligibility Timeline	
Filing deadline	Within 60 calendar days of the date you receive NRECA's Written denial of your eligibility appeal
When you will be notified of a determination	Within 60 calendar days of the date MetLife receives the appeal unless you are notified by MetLife that an extension or more time is needed to evaluate your appeal before the initial 60-day period is over
Determination extension period	One period of up to 60 calendar days

If your voluntary final appeal is denied in whole or in part, your decision notice will contain:

- The reason(s) why the final appeal was denied;
- The specific Plan provision(s) on which the denial was based;
- An explanation of your rights under ERISA's claim and appeal rules; and
- A statement of the Claimant's right, within 12 months, to bring a civil action under ERISA.

Chapter 6: General Information

Beneficiary

For your loss of life, MetLife will pay benefits to your Beneficiary.

For any other Loss sustained by you, MetLife will pay benefits to you.

You may designate a Beneficiary during the enrollment process. You may change your Beneficiary at any time. To do so, you must provide a Signed and dated written request to your Employer using a form satisfactory to MetLife. Your written request to change the Beneficiary must be provided to the Employer during your lifetime within 30 calendar days of the date you Sign such request.

You do not need the Beneficiary's consent to make a change. When NRECA receives the change, it will take effect as of the date you Signed it. The change will not apply to any payment made in good faith by MetLife before the change request was recorded.

If two or more Beneficiaries are designated and their shares are not specified, they will share the insurance equally.

If there is no Beneficiary designated or no surviving designated Beneficiary at the time of your death, MetLife may determine the Beneficiary to be one or more of the following who survive you:

- Your Spouse;
- Your child(ren);
- Your parent(s); or
- Your sibling(s).

Instead of making payment to any of the above, MetLife may pay your estate. Any payment made in good faith will discharge MetLife's liability to the extent of such payment.

If a Beneficiary is a minor or incompetent to receive payment, MetLife will either pay that Beneficiary's court-appointed property and estate guardian or hold funds until the minor is of legal age to receive payment.

Benefit Payment

At the time of the claim, MetLife will offer you or your Beneficiary(ies) the option to receive payment of the claim either by check or by establishing a Total Control Account (TCA).

A TCA is an interest-bearing account, established by MetLife from which you or your Beneficiary may immediately access the entire amount of the insurance proceeds. MetLife pays interest on the balance in the TCA at a guaranteed minimum rate starting on the date the TCA is established. Thereafter, you or your Beneficiary can access the TCA balance at any time without charge or penalty by writing drafts from the TCA for \$250 or more or by withdrawing the entire benefit immediately from the TCA, if desired. Note that the TCA is not a bank account and is not a checking, savings, or money market account.

Entire Contract

Your insurance is provided under a contract of group insurance with MetLife. The entire contract with MetLife and the NRECA Group Benefits Program is made up of the following:

- The Plan and its exhibits, which include the SPD(s);
- NRECA's Group Benefits Program application; and
- Any amendments and endorsements to the Plan.

Physical Exams

If a claim is submitted for insurance benefits other than life insurance benefits, MetLife has the right to ask the insured to be examined by a Physician(s) of MetLife's choice as often as is reasonably necessary to process the claim. MetLife will pay the cost of such exam.

Autopsy

MetLife has the right to make a reasonable request for an autopsy where permitted by law. Any such request will set forth the reasons MetLife is requesting the autopsy.

State Notices

Coverage under the Plan is subject to ERISA and the applicable insurance laws for each state which a covered person resides. These state-specific laws and requirements are updated periodically, with MetLife supplementing the policy terms with a notice for each state. The only applicable notice that applies to your coverage is the state where you or your covered dependents reside. *You can access these state notices for the plan on the NRECA Employee Benefits website. Log in to cooperative.com > My Benefits, click on the Life & Disability menu at the top of the page to access and view the state notices.* If you are unable to access the NRECA Employee Benefits website, call NRECA's **Member Contact Center at 866.673.2299** to request a copy at no cost to you.

Where this SPD is inconsistent with any of the state notices for the Plan, the state notice will govern.

Chapter 7: Important Notifications and Disclosures

Not a Contract of Employment

This Plan must not be construed as a contract of employment and does not give any Employee a right of continued employment, nor may the Plan be construed as a guarantee of other benefits from your Employer.

Non-assignment of Benefits

You cannot assign, pledge, borrow against, or otherwise promise any benefit payable under the Plan to a third party before you receive it. An Authorized Representative designation made by you or another Plan Beneficiary in accordance with the Plan's procedures is not a prohibited assignment of benefits with respect to the Plan. An attorney-in-fact designation made by you or another Plan Beneficiary pursuant to a power of attorney is not a prohibited assignment of benefits with respect to the Plan.

Right of Recovery of Overpayment

If it is later determined that you received an overpayment or a payment was made in error, you will be required to refund the overpayment to the Plan. The Plan has the right to recover overpayments as a result of, but not limited to those:

- Due to fraud;
- Due to any error the Plan makes in processing a claim; and
- Benefits paid after the death of the Employee.

If you do not refund the overpayment, the Plan reserves the right to bring legal action against you to recover the overpayment, to offset future benefit payments until the overpayment is recouped, or both. You will be notified if a mistake is found.

Amendment or Termination

This Plan may be amended or terminated at any time, for any reason, by action of the Plan Sponsor, MetLife, or your Employer. Your Employer also has the right to change the cost of coverage or change job classifications that are eligible to participate in the Plan. These changes may be made with or without advance notice to you. However, your rights to claim benefits for the period prior to the termination or amendment will not be affected if such benefit is payable under the Plan as in effect before the Plan is terminated or amended.

Severability

If any provision of this Plan is held invalid, the invalid provision does not affect the remaining parts of this Plan. The Plan is construed and enforced as if the invalid provision had never been included.

Additional Procedures

The Plan Administrator may promulgate any rules, regulations, or procedures not covered by this Plan that may be necessary for the proper administration of this Plan.

Statement of ERISA Rights

Your Rights

As a Participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan Participants will be entitled to:

Receive Information About Your Plan and Benefits

Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites, all documents governing the Plan, including insurance contracts, and a copy of the latest annual report (Form 5500 series), if any, filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon request to the Plan Administrator, copies of documents governing the Plan's operation, including insurance contracts and copies of the latest annual report (Form 5500 Series) and updated SPD. The Plan Administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual Form 5500, if any is required by ERISA to be prepared, in which case the Plan Administrator is required by law to furnish each Participant with a copy of this summary annual report.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan Participants, ERISA imposes duties upon the people who are responsible for the operation of the Employee benefit plan. The people who operate your Plan, called Plan "fiduciaries," have a duty to do so prudently and in the interest of you and other Plan Participants and Beneficiaries. No one, including your Employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a Plan benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a welfare benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. Under ERISA, there are steps that you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report (Form 5500), if any, from the Plan and do not receive them within 30 days, you may file suit in federal court. In such case, the court may require NRECA, as Plan Administrator, to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits that is denied or ignored in whole or in part, and if you have exhausted the claims procedures available to you under the Plan, you may file suit in a state or federal court.

If it should happen that Plan fiduciaries misuse the Plan's money or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor or

you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees: for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor (listed in your telephone directory), or contact the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Appendix A: Key Terms

As used in this SPD, the terms listed in this Appendix will have the meanings set forth below. When defined terms are used in this SPD, they will be capitalized. The plural use of a term defined in the singular will share the same meaning.

Actively at Work or Active Work means that you are performing all usual and customary duties of your job. This must be done at:

- The Employer's place of business;
- An alternate place approved by the Employer; or
- A place to which the Employer's business requires you to travel.

You will be deemed to be Actively at Work during weekends, Employer-approved vacations, holidays, and business closures if you were Actively at Work on the last scheduled workday preceding such time off.

Air Bag means an inflatable restraint device that:

- Meets published United States government safety standards;
- Is properly installed; and
- Is not altered after the installation.

Airworthiness Certificate means:

- The standard Airworthiness Certificate issued by the Federal Aviation Agency or successor agency of the United States; or
- The equivalent issued by the governmental authority having jurisdiction over civil aviation in the country of registry.

Authorized Representative means a person, a participant or Beneficiary has authorized in Writing to represent them in the claims process, the appeals process, or both.

Beneficiary or **Beneficiaries** means, for the purposes of the Plan, the person or persons designated as the recipient of funds. If there is no Beneficiary designated or no surviving Beneficiary when you die, benefits are payable in this order: 1) your Spouse; 2) your child(ren); 3) your parent(s); or 4) your sibling(s).

Instead of making payment to any of the above, MetLife may pay your estate. Any payment made in good faith will discharge MetLife's liability to the extent of such payment. If a Beneficiary is a minor or incompetent to receive payment, MetLife will pay that person's court-appointed property and estate guardianship or, if the guardianship is general, MetLife will hold funds until the minor is of legal age.

Chartered Aircraft means an aircraft that is hired by the Employer for a period of time which is less than 10 calendar days.

Claimant means an individual who is making a claim for Plan benefits.

Common Carrier means a government-regulated entity that is in the business of transporting fare-paying passengers.

The term does not include:

- Chartered or other privately arranged transportation;

- Taxis; or
- Limousines.

Covered Accident means an accident (i.e., an unexpected, unintentional, or unforeseeable event or occurrence which happens suddenly and violently and occurs while coverage under this policy is in effect) which is listed as a Covered Accident in the Table of Covered Persons in the *Eligibility and Participation Information* chapter.

Direct and Sole Cause means that the Covered Loss occurs within 12 months of the date of an accidental injury sustained in a Covered Accident and is the direct result of that accidental injury independent of other causes.

Director means you are a Director in a participating Employer, and includes:

- Advisory Directors;
- Alternate Directors; and
- Director Emeritus, to a maximum of three.

Employee means a person who is:

- Actively working for the Employer; and
- Receiving **earnings**.

Employer means a member cooperative of the Policyholder as referenced in the Table of Covered Persons (see the *Eligibility and Participation Information* chapter).

ERISA means the Employee Retirement Income Security Act of 1974, as amended.

Guest means a person identified by the Employer who is not an employee of the Employer and who is requested to Travel on Business as defined in the applicable Covered Accident.

Hazardous Activity means an activity that exposes a Covered Person to dangerous conditions and significantly increases risk of death or bodily injury.

Leased or Controlled Aircraft means an aircraft which:

- Has been leased, rented, or borrowed by the Employer for at least 10 consecutive calendar days;
- Subject to the terms of the lease agreement, can be used at the Employer's discretion; and
- Cannot be altered or sold by the Employer without the consent of the owner or lessor.

Owned Aircraft means an aircraft to which the Employer holds legal or equitable title.

Personal Deviation means any travel or activity:

- Not reasonably related to the business of the Employer; or
- Not incidental to the business trip; and
- Not at the expense of the Employer.

Physician means:

- A person licensed to practice in the jurisdiction where the medical services are performed; or
- Any other person whose services, according to applicable law, must be treated as Physician's services for purposes of the Group Policy. Each such person must be licensed in the jurisdiction where the service is performed and must act within the scope of that license. Such person must also be certified or registered if required by such jurisdiction.

The term **does not include**:

- You;
- Your Spouse; or
- Any member of your immediate family, including your and your Spouse's:
 - Parents;
 - Children (natural, step, or adopted);
 - Siblings;
 - Grandparents; or
 - Grandchildren.

Plan Administrator means the person or entity responsible for keeping an employee benefit plan in compliance and managing the plan for the exclusive benefit of plan participants as stated in the Plan Information section of this Summary Plan Description.

Plan Sponsor means an employer or organization that offers a group health plan to its employees or other eligible members as stated in the Plan Information section of this Summary Plan Description.

Policyholder means the NRECA Group Benefits Program.

Proof means Written evidence satisfactory to MetLife that a person has met the conditions and requirements for any benefit described in this SPD. When a claim is made for any benefit described in this SPD, Proof must establish:

- The nature and extent of the loss or condition;
- MetLife's obligation to pay the claim; and
- The Claimant's right to receive payment.

Proof must be provided at the Claimant's expense.

Retained Attorney means one attorney retained as outside counsel by the participating Employer on an ongoing basis.

Seat Belt means any non-inflatable restraint device that:

- Meets published United States government safety standards;
- Is properly installed by the car manufacturer; and
- Is not altered after the installation.

The term includes any child restraint device that meets the requirements of state law.

Signed means any symbol or method executed or adopted by a person with the present intention to authenticate a record, which is on or transmitted by paper or electronic media which is acceptable to MetLife and consistent with applicable law.

Spouse means your lawful Spouse.

Terrorist Act means a politically or socially motivated act of violence carried out by an individual or group of persons who may or may not be operating on behalf of a sovereign state with the intent to change political or social policy. A Terrorist Act does not include any act of violence carried out by a branch of the armed forces of a sovereign state.

Traveling on Business means, for the purposes of this Covered Accident, that you are traveling to, returning from or attending:

- A meeting of the Employer's Board of Directors or other similar function requiring your attendance as a Board member, for the purpose of furthering the business of the Employer;
- A business trip taken at the Employer's specific request, for the purpose of furthering the business of the Employer; or
- Any business trip for which you are able to receive reimbursement from the Employer for expenses or for services which you performed, for the purpose of furthering the business of the Employer.

Traveling on Business starts when you leave from your residence or other location (whichever occurs last), for the purpose of traveling to the destination of the business trip. The business trip ends when you return to or arrive at your residence or other location (whichever occurs first) upon completion of the business trip.

Traveling on Business does not include:

- Travel between your residence and regular place of work;
- Leaves of absence;
- Vacations; or
- Personal Deviations.

Written or Writing means a record that is on (or transmitted by) either paper or electronic media and which is acceptable to MetLife and consistent with applicable law.