



Metropolitan Life Insurance Company  
200 Park Avenue, New York, New York 10166

Metropolitan Life Insurance Company ("MetLife"), a stock company, will pay the benefits specified in the Exhibits of this policy subject to the terms and provisions of this policy. The Schedule of Exhibits lists each Exhibit to this policy, to whom it applies and its effective date.

**Policyholder:** Rutherford County, TN

**Group Policy No.:** 215342-1-G

**EFFECTIVE DATE**

This policy will take effect on January 1, 2021.

**POLICY ANNIVERSARIES**

Policy anniversaries will be January 1, 2022 and each subsequent January 1.

**PREMIUM PAYMENTS**

This policy is issued in return for the payment by the Policyholder of required Premiums. Premiums are payable at the home office of MetLife or to its authorized agent. The first Premium is due on and must be paid by this policy's effective date. Any later Premiums are due monthly in advance on the first day of each Policy Month. These dates are the Premium Due Dates.

**POLICY SITUS**

This policy is issued for delivery in and governed by the laws of Tennessee.

Signed as of this policy's effective date at MetLife's home office in New York, New York.

Jeannette N. Pina  
Vice President and Secretary

Michel Khalaf  
President

Signed by \_\_\_\_\_  
(A MetLife licensed agent or resident agent as required by law.)

Date \_\_\_\_\_

**GROUP TERM LIFE AND ACCIDENT AND HEALTH  
INSURANCE POLICY**

**NON-DIVIDEND PAYING**

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## DEFINITIONS

As used in this policy, the terms listed below will have the meanings defined below. When defined terms are used in this policy, they will appear with initial capitalization. The plural use of a term defined in the singular will share the same meaning.

**Contribution** means the amount the Policyholder may require the Employee to pay towards the total Premium that MetLife charges for the insurance provided by this policy.

**Contributory Insurance** means insurance for which the Policyholder may require the Employee to pay at least part of the Premium.

**Covered Person** means an Employee and/or a Dependent as set forth in the Exhibit which applies to the Employee.

**Dependent** is defined in the Exhibit which applies to the Employee.

**Employee** is described in the Exhibit which applies to the Employee.

**Employer** means the Policyholder shown on page 1.

**Noncontributory Insurance** means insurance for which the Policyholder may not require the Employee to pay any part of the Premium.

**Policy Anniversary** is defined on page 1.

**Policy Month.** The first Policy Month will begin on the effective date shown on page 1. Subsequent Policy Months will begin on the same day of each subsequent calendar month.

**Premium** means the amount the Policyholder must pay to MetLife for all the insurance provided under this policy.

**Premium Due Date** is defined on page 1.

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

**Written** or **Writing** means a record which is on or transmitted by paper or electronic media, and which is consistent with applicable law.

## **SCHEDULE OF INSURANCE**

The Schedules of Insurance which apply under this policy are set forth in the Exhibits.

MetLife and the Policyholder have agreed that, a MetLife affiliate (the "Affiliate"), shall make a will preparation service (the "Service") available to Employees who elect Group Supplemental Life Insurance coverage. This Service will be made available at no cost to the Policyholder or to such Employees during the period that Group Supplemental Life Insurance coverage is in effect.

MetLife and the Policyholder have agreed that, a MetLife affiliate ("Affiliate"), shall make a probate benefit ("Benefit") available to the estate of each Employee who elects Group Supplemental Life Insurance coverage and to the estate of each Employee's Spouse when either the Employee or Spouse dies while such Group Supplemental Life Insurance coverage is in effect. This Benefit will be made available at no cost to the Policyholder or to such Employees.

## **ELIGIBILITY AND EFFECTIVE DATES OF INSURANCE**

The Eligibility and Effective Dates of Insurance provisions that apply under this policy are set forth in the Exhibits.

## **CONTRIBUTIONS**

The maximum amount that an Employee may be required to contribute to the cost of Contributory Insurance will not exceed the Premium charged for the amounts of such insurance.

## **PREMIUM RATE(S)**

### **Initial Rate(s)**

The initial Premium rate(s) are shown in Exhibit 1.

### **Frequency of Premium Payment**

Premiums for this policy will be paid as shown on page 1. MetLife and the Policyholder may agree that payment be made in advance every 3, 6 or 12 months.

### **Computation of Premium**

The Premium due on any Premium Due Date is determined by the total amount of insurance provided by this policy on such Premium Due Date, multiplied by the appropriate Premium rate(s) which are then in effect subject to any Premium adjustments, if applicable.

MetLife may use any reasonable method to compute Premiums due under this policy.

### **Premiums for Changes in Insurance**

For insurance that takes effect after the first day of a Policy Month, Premium will be charged from the first day of the next Policy Month. However, if a policy amendment or evidence of good health is required for such insurance, Premium will be charged as of the date such insurance takes effect.

If this policy ends, or if insurance ends for a class of persons, Premium will be charged to the date insurance ends. If insurance ends for other reasons, Premium will be charged to the end of the Policy Month in which insurance ends.

## **PREMIUM RATES (Continued)**

### **Right to Change Premium Rates**

MetLife may change Premium rates for changes which materially affect the risk assumed for the insurance provided by this policy, as follows:

1. when this policy is amended or endorsed;
2. when a class of eligible persons is added to or deleted from this policy for any reason including corporate restructuring, acquisition, spin-off or similar situations;
3. when a Policyholder's subsidiary, affiliate, division, branch or other similar entity is added to or deleted from this policy for any reason including corporate restructuring, acquisition, spin-off or similar situations;
4. when there is a significant change in the geographic distribution of insured Employees;
5. when applicable law or regulation, or the administration of such law or regulation:
  - a. requires a change in:
    - i. the insurance provided by this policy; and/or
    - ii. the class of persons eligible for insurance under this policy; or
  - b. results in a change in the amount of benefits paid under this policy; or
6. when a Premium Due Date coincides with or next follows:
  - a. a change greater than 10% in the number of Covered Persons since the later of the policy Effective Date and the last date Premium rates were changed; or
  - b. a change greater than 10% in the amount of insurance provided by this policy since the later of the policy Effective Date and the last date Premium rates were changed.

In addition, MetLife may change Premium rates:

1. except as may be stated in Exhibit 1, on any date on or after the first Policy Anniversary; this will be done no more frequently than every 12 months and only if MetLife notifies the Policyholder, in Writing, at least 31 days before such change; and
2. on any other date agreed to by MetLife and the Policyholder.

The new Premium rates will apply only to Premiums due on or after the date the rate change takes effect.

## GRACE PERIOD

Each Premium due after the effective date of this policy may be paid up to 31 days after its Premium Due Date. This period is the grace period. The insurance provided by this policy will stay in effect during this period. MetLife will notify the Policyholder in Writing that, if the Premium is not paid by the end of the grace period, this policy will end at the end of the last day of the grace period. If MetLife fails to give Written notice to the Policyholder, this policy will continue in effect until the date such notice is given.

**Policyholder's intent to end this policy during the grace period.** The Policyholder may notify MetLife in Writing prior to the end of the grace period of its intent to end this policy before the end of the grace period. In this case, this policy will end on the later of:

1. the date stated in the notice; or
2. the date MetLife receives the notice.

If the Policyholder replaces this policy with another group insurance policy but does not give MetLife notice of intent to end this policy, the grace period provisions will apply.

**Grace period extensions.** MetLife may extend the grace period by giving Written notice to the Policyholder. Such notice will state the date this policy will end if the Premium remains unpaid.

Premiums must be paid for a grace period, any extension of such period and any period insurance under this policy was in effect for which Premium was not paid.

## END OF INSURANCE PROVIDED BY THIS POLICY

The Policyholder can end this policy by giving 60 days advance Written notice to MetLife. The policy will end on the later of:

1. the date stated in the notice; or
2. the date MetLife receives the notice.

MetLife can end this policy as follows:

1. on the date Premium is not paid when due, subject to the Grace Period provisions; or
2. on any Premium Due Date, by giving the Policyholder 31 days advance Written notice, if less than:
  - a. for Contributory Insurance other than Supplemental Life Insurance, Dependent Basic Life Insurance, Dependent Supplemental Life Insurance, Dependent Accidental Death and Dismemberment Insurance and Supplemental Accidental Death and Dismemberment Insurance, 75% of persons eligible under this policy are insured for such Contributory Insurance; or  
  
for Supplemental Life Insurance, Dependent Basic Life Insurance, Dependent Supplemental Life Insurance, Accidental Death and Dismemberment Insurance, Dependent Accidental Death and Dismemberment Insurance, Supplemental Accidental Death and Dismemberment Insurance, 25% of persons eligible under this policy are insured for such Contributory Insurance; or
  - b. 50 Employees are insured by this Policy;
3. on any Premium Due Date, by giving the Policyholder 60 days advance Written notice, if the Policyholder fails to provide information on a timely basis or perform any obligations required by this policy or any applicable law; or

## END OF INSURANCE PROVIDED BY THIS POLICY (Continued)

4. on any Policy Anniversary by giving the Policyholder 31 days advance Written notice.

This policy will end on the date on which the last certificate in effect under this policy ends.

If this policy ends, all Premiums due must be paid. If MetLife accepts Premium after the date this policy ends, such acceptance will not act to reinstate the policy. MetLife will refund any unearned Premium.

## REINSTATEMENT

The Policyholder may request to reinstate this policy within one year from the date it ended. The request must be in Writing and it must provide MetLife with information that MetLife requires to consider such request. If MetLife approves the request, the policy will be reinstated on the date stated in Writing by MetLife.

## GENERAL PROVISIONS

**Entire Contract.** The entire contract is made up of the following:

1. this policy, including its Exhibits;
2. the Policyholder's application; and
3. the amendments and endorsements to this policy, if any.

**Policy Changes or Waivers.** The terms and provisions of this policy may be changed, at any time, without the consent of the Covered Persons or anyone else with a beneficial interest in it. MetLife will issue amendments or endorsements to effect such changes. MetLife will only make changes that are consistent with applicable law. An amendment or endorsement will not affect the insurance provided under certificates issued before the effective date of the change, unless retroactivity is consistent with applicable law.

An officer of MetLife must approve in Writing any change or waiver of the terms and provisions of this policy. A sales representative, or other MetLife employee, who is not an officer of MetLife, does not have MetLife's authority to approve such changes or waivers. A change or waiver will be evidenced by an amendment Signed by an officer of MetLife and the Policyholder or an endorsement Signed by an officer of MetLife. A copy of the amendment or endorsement will be provided to the Policyholder for attachment to this policy.

**Incontestability: Statements Made by the Policyholder.** Any statement made by the Policyholder will be considered a representation and not a warranty. MetLife will not use such statement to avoid insurance, reduce benefits or defend a claim unless it is contained in a Written application. MetLife will not use such statement to contest life insurance after it has been in force for 2 years from its effective date, or date of last reinstatement, unless the statement is fraudulent.

**Incontestability: Statements Made by Covered Persons.** Any statement made by a Covered Person will be considered a representation and not a warranty. MetLife will not use such statement to avoid insurance, reduce benefits or defend a claim unless the following requirements are met:

1. the statement is in a Written application or enrollment form;
2. the Covered Person has Signed the application or enrollment form; and
3. a copy of the application or enrollment form has been given to the Covered Person or his beneficiary.

MetLife will not use a Covered Person's statements which relate to insurability to contest life insurance after it has been in force for 2 years during his life, unless the statement is fraudulent. In addition, MetLife will not use such statements to contest an increase or benefit addition to such insurance after the increase or benefit has been in force for 2 years during his life, unless the statement is fraudulent.

**Certificates.** MetLife will issue certificates to the Policyholder for delivery to each Covered Person, as appropriate. Such certificate will describe the Covered Person's benefits and rights under this policy. "Certificate" includes any of MetLife's insurance riders, notices or other attachments to the certificate.

## **GENERAL PROVISIONS (Continued)**

**Assignment.** The life and accidental death or dismemberment insurance rights and benefits under this policy are assignable by gift. The Life Insurance benefits for an Employee under this Policy are also assignable by means of a viatical assignment. An Employee may have made an irrevocable assignment under a group policy that this policy replaces. In this case, MetLife will recognize the assignee(s) under such assignment as owner(s) of the Employee's right, title and interest under this policy if:

1. a Written form satisfactory to MetLife, affirming this assignment, has been completed;
2. the Written form has been Signed by the Employee, assignee(s) and Policyholder; and
3. the Written form is delivered to MetLife for recording.

MetLife is not responsible for the validity of an assignment. All other insurance under this policy may not be assigned prior to a claim for benefits, except as required by law or as permitted by MetLife.

**Information Needed and Policy Administration.** All information necessary to compute Premiums and carry out the terms of this policy will be provided by the Policyholder to MetLife. Such information:

- Will be provided in a timely manner and in a format as agreed to by MetLife and the Policyholder;
- Will be provided, maintained and administered as agreed to in Writing by MetLife and the Policyholder; and
- If maintained by the Policyholder, may be examined by MetLife at any reasonable time.

If MetLife or the Policyholder makes a clerical error in keeping or providing the information, the Premium and/or benefits will be adjusted as warranted, according to the correct information. An error will not end insurance validly in effect, nor will it continue insurance validly ended or create insurance coverage where no coverage existed.

Any act undertaken by the Policyholder that relates to the insurance provided under this policy must be consistent with the terms of such insurance and with MetLife's requirements; including but not limited to the eligibility requirements of the Policyholder's plan as set forth in the certificates to this policy.

**Misstatement of Age.** If a Covered Person's age is misstated, the correct age will be used to determine if insurance is in effect and, as appropriate, adjust benefits.

**Non-Dividend Paying.** This policy does not pay dividends.

**Conformity with Law.** If the terms and provisions of this policy do not conform to any applicable law, this policy shall be interpreted to so conform.



## SCHEDULE OF EXHIBITS

<b>Exhibit Number</b>	<b>Exhibit Type</b>	<b>Applies To</b>	<b>Effective Date</b>
1	Schedule of Premium Rates	All Covered Persons	January 1, 2021
2	Certificate Forms	All Covered Persons	January 1, 2021

**GPNP99**

**215342-1-G**

**SCH/EXHIBITS**

**DATE: January 1, 2021**

**as endorsed by GPEND13-05/hh, GPEND13-08, GPEND15-04 end ins, and GPEND16-01 l/gc**

## **EXHIBIT 1**

### **SCHEDULE OF PREMIUM RATES**

The initial monthly Premium rates for the insurance provided by this policy are as follows:

#### **Rate Guarantee Period**

Subject to the Right to Change Premium Rates provision on page 5, the Premium rates for:

- Basic Life Insurance will be in effect for the 36 month period which begins on January 1, 2021;
- Accidental Death and Dismemberment Insurance will be in effect for the 36 month period which begins on January 1, 2021;
- Supplemental Life Insurance will be in effect for the 36 month period which begins on January 1, 2021;
- Supplemental Accidental Death and Dismemberment Insurance will be in effect for the 36 month period which begins on January 1, 2021;
- Life Insurance for Dependents will be in effect for the 36 month period which begins on January 1, 2021; and
- Accidental Death and Dismemberment Insurance for Dependents will be in effect for the 36 month period which begins on January 1, 2021.

Basic Life Insurance for Employees: - \$0.033 per \$1,000 of Basic Life Insurance in force hereunder.

Basic Life Insurance for Retirees: - \$0.540 per \$1,000 of Basic Life Insurance in force hereunder.

Certain non-insured grief counseling services are included with Supplemental Life Insurance and contributory Basic Life Insurance coverages and provided at no additional premium. MetLife has arranged for these services to be provided to Employees through a third party service provider. MetLife is not responsible for providing or failing to provide these services nor is it liable for any negligence in the provision of such services by the third party service provider.

Employees who become insured for MetLife Supplemental Life Insurance and/or contributory Basic Life under the Group Policy are eligible to receive discounts of up to 10% off the service provider's standard price for certain funeral services including funeral, cremation and cemetery products and services provided by a third party national network of funeral and funeral planning providers while such insurance remains in effect. Employees who become insured for MetLife Supplemental Life Insurance and/or contributory Basic Life will also have access to funeral planning resources including funeral planning tools and concierge services provided by the same national network of providers. MetLife has arranged for these services and discounts to be provided to Employees and their spouses and children and the parents, grandparents and great-grandparents of the Employees and their spouses for no additional premium. MetLife is not responsible for providing or failing to provide these services nor is it liable for any negligence in the provision of such services by the third party service provider.

The discounts and planning services are not available in all jurisdictions and are subject to regulatory approval.

**EXHIBIT 1****SCHEDULE OF PREMIUM RATES (Continued)**

Supplemental Life Insurance for Employees:

<u>Age of Employee</u>	<u>Amount Per \$1,000 of Supplemental Life Insurance in force hereunder</u>
Less than 25	\$0.065
25 but less than 30	\$0.065
30 but less than 35	\$0.085
35 but less than 40	\$0.105
40 but less than 45	\$0.145
45 but less than 50	\$0.215
50 but less than 55	\$0.315
55 but less than 60	\$0.495
60 but less than 65	\$0.675
65 but less than 70	\$1.275
70 or older	\$2.065

Life Insurance for Dependent Spouse:

<u>Age of Employee</u>	<u>Amount per \$1,000 of Life Insurance for Dependent Spouse in force hereunder</u>
Less than 25	\$0.087
25 but less than 30	\$0.087
30 but less than 35	\$0.107
35 but less than 40	\$0.127
40 but less than 45	\$0.177
45 but less than 50	\$0.257
50 but less than 55	\$0.397
55 but less than 60	\$0.617
60 but less than 65	\$0.837
65 but less than 70	\$1.537
70 or older	\$2.497

Basic Dependent Life Insurance for Spouse: - \$0.320 per \$1,000 of the Full Amount of Basic Dependent Life Insurance for Dependent Spouse.

Life Insurance for Dependent Child: - \$0.070 per \$1,000 of Life Insurance for Dependent Child(ren) insured hereunder for Life Insurance for Dependents.

Accidental Death and Dismemberment Insurance for Employees: - \$0.017 per \$1,000 of the Full Amount of Accidental Death and Dismemberment Insurance for Employees.

Supplemental Accidental Death and Dismemberment Insurance for Employees: - \$0.015 per \$1,000 of the Full Amount of Supplemental Accidental Death and Dismemberment Insurance for Employees.

Accidental Death and Dismemberment Insurance for Dependent Spouse: - \$0.013 per \$1,000 of the Full Amount of Accidental Death and Dismemberment Insurance for Dependents.

**EXHIBIT 2****CERTIFICATE FORMS**

<b>Certificate Number</b>	<b>Certificate Form</b>	<b>Applies To</b>	<b>Effective Date</b>
1	GCERT2000	All Actively at Work Board of Education, Highway Commission and County Commissioners of the Policyholder who are elected officials – Basic Life Insurance and Accidental Death and Dismemberment Insurance	January 1, 2021
2	GCERT2000	All Actively at Work County General Division employees working at least 30 hours per week - Life Insurance and Accidental Death and Dismemberment Insurance	January 1, 2021
3	GCERT2000	All Actively at Work School Board Division Employees working at least 30 hours per week - Life Insurance and Accidental Death and Dismemberment Insurance	January 1, 2021
4	GCERT2000	All Actively at Work Employees who are Public Safety Officers, Certified Police Officers, Firefighters, Correction Officers, Judicial Officers and Officially Recognized or Designated Volunteer Firefighters and who are working at least 30 hours per week - Life Insurance and Accidental Death and Dismemberment Insurance	January 1, 2021
5	GCERT2000	All Retired Employees – Basic Life Insurance	January 1, 2021