

**FACULTY/STAFF BENEFITS SUMMARY – VOLUNTARY BENEFITS
(Critical Illness Insurance)**

Effective June 1, 2009 through May 31, 2010

All full-time faculty and full-time regular staff members are eligible to participate. Eligibility commences the first of the month following the faculty/staff member's employment date.

Critical Illness Insurance

MetLife Critical Illness Insurance helps bridge the financial gap between what medical insurance covers and the added expenses associated with heart attacks, strokes, cancer, kidney failure, major organ transplant or coronary artery bypass graft. In the event a faculty/staff experiences a critical illness, MetLife Critical Illness Insurance provides a lump-sum benefit.

Note: This summary is to be used for discussion purposes only. The Summary Plan Descriptions available from Human Resources contain detailed description of the benefits. The Plan Document, on file in Human Resources is controlling for the adjustment or settlement of disputed claims.