

METROPOLITAN LIFE INSURANCE COMPANY REV 29, 1940

Group Policy No. 8577-G bearing date of December 1, 1956 and
insuring the Employees of Raybestos - Manhattan, Inc.

RAYBESTOS - MANHATTAN, INC.
(Herein called the Employer)

PLAINTIFF'S EXHIBIT

MET-785

is hereby amended as to Employees of Raybestos Division as follows:

Effective January 1, 1969,

I. By substituting "last day of the calendar month in which termination of his employment occurs" for the words "date of the termination of his employment" appearing in the first and second paragraphs of subsection (A) of Section 5 of said Group Policy.

II. By substituting "last day of the calendar month in which such termination of his employment by the Employer occurs" for the words "date of such termination of his employment by the Employer," appearing in the last sentence of the first and second paragraphs of subsection (A) of Section 5 of said Group Policy.

III. By substituting "that any Employee while insured hereunder shall have died," for the words "that any Employee insured hereunder shall have died while an Employee of the Employer, as defined in Section 1 hereof," appearing in Section 7 of said Group Policy.

IV. By substituting "cessation of his insurance" for "termination of his employment" or "termination of the Employee's employment" wherever either appears in Section 8 of said Group Policy and in subsection 2 of Section 9 of said Group Policy.

V. By substituting for item (1) of subsection 1 of Section 9 of said Group Policy, the following:

"(1) the last day of the calendar month in which termination of the Employee's employment occurs, or".

The foregoing amendment is to be attached to and made part of said Group Policy, and is subject to the agreements and covenants therein contained.

Dated at this day of 19 72

(Witness)

RAYBESTOS - MANHATTAN, INC.
(Employer)

By William P. Brown

(SPACE BELOW FOR USE OF METROPOLITAN LIFE INSURANCE COMPANY ONLY)

Dated at New York, N.Y. this 29th day of February 19 72

METROPOLITAN LIFE INSURANCE COMPANY,

(Registrar)

Walter E. Hollenbeck
Secretary

Form G.8186-3
Oct. 1951
Printed in U.S.A.

AMENDMENT NO. 47

291

METROPOLITAN LIFE INSURANCE COMPANY

May 29, 1940

rewritten

Group Policy No. 8577-0 bearing date of December 1, 1956 and issued to

RAYBESTOS - MANHATTAN, INC.

(Herein called the Employer)

is hereby amended effective January 1, 1969, as to Employees of Raybestos Division as follows:

I. By substituting "last day of the calendar month in which termination of employment occurs" for the words "date of the termination of his employment" in the first paragraph of subsection (A) of Section 5 Supplementary Agreement Forms G.A.D.D.6175-1, G.B.F.6325 and G.S.F.6303, attached to said Group Policy as parts thereof.

II. By substituting "last day of the calendar month in which such termination of employment occurs" for the words "date of such termination of his employment by the Employer," in the last sentence of subsection (A) of Section 5 of said Supplementary Agreement Forms G.A.D.D.6175-1, G.B.F.6325 and G.S.F.6303.

The foregoing amendment is to be attached to and made part of said Group Policy, subject to the agreements and covenants therein contained.

at _____ this _____ day of _____ 19____

RAYBESTOS - MANHATTAN, INC.

(Employer)

(Witness)

By Richard P. [Signature]

(SPACE BELOW FOR USE OF METROPOLITAN LIFE INSURANCE COMPANY ONLY)

at New York, N.Y. this 29th day of February 19 72

METROPOLITAN LIFE INSURANCE COMPANY,

[Signature]
(Registrar)

Robert E. Hollenbeck
Secretary

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AMENDMENT NO. 48

[Signature]

METROPOLITAN LIFE INSURANCE COMPANY

_____ May 29, 1940
rewritten
Group Policy No. 8577-G bearing date of December 1, 1956 and insuring the
Employees of RAYBESTOS-MANHATTAN, INC. is hereby amended
(Herein called the Employer)
as follows:

Effective April 1, 1969, by adding to Section 6 of Supplementary Agreement
Form G.6391-I-P.&D.

_____, the following:

"Expenses for actual visits for healing purposes made by a Christian Science practitioner who is listed as such in the Christian Science Journal current at the time of such visits shall be considered for benefits subject to the same terms and limitations as if such expenses were charged by a physician.

Expenses for professional nursing services of a Christian Science nurse shall be included on the same basis, and subject to the same terms and limitations, as expenses for other nursing services provided that such nurse is listed in the Christian Science Journal current at the time such services are provided as (i) having completed nurses training at a Christian Science Benevolent Association Sanatorium, or (ii) being a graduate of another nurses training course, or (iii) having had three consecutive years of Christian Science nursing, including two years of training."

The foregoing amendment is to be attached to and made part of said Group Policy, and is subject to the agreements and covenants therein contained.

Dated at _____ this _____ day of _____ 19 _____

(Witness)

RAYBESTOS-MANHATTAN, INC.

(Employer)

By Richard P. Brauer

(SPACE BELOW FOR USE OF METROPOLITAN LIFE INSURANCE COMPANY ONLY)

Dated at New York, N.Y. this 29th day of February 19 72

METROPOLITAN LIFE INSURANCE COMPANY,

[Signature]
(Registrar)

Harold E. Holthubeck
Secretary

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Form G.9075

Amendment No. 49

METROPOLITAN LIFE INSURANCE COMPANY

May 29, 1940

rewritten

Group Policy No. 8577-G bearing date of December 1, 1956 and insuring the Employees of
RAYBUSTOG-MANHATTAN, INC. is hereby amended

(Hereinafter called the Employer)

OWS:

I. Effective March 31, 1969, by adding to Supplementary Agreement Form G.B.F.6301, of the Group Policy, the following:

"Each Employee who is actively at work on April 1, 1969 and each Employee employed subsequent to that date shall be excluded from eligibility for insurance hereunder and the insurance hereunder, if any, on each such Employee shall be automatically discontinued on March 31, 1969. Each Employee who is not actively at work on April 1, 1969 shall be excluded from eligibility for insurance hereunder and his insurance hereunder, if any, shall be automatically discontinued on the day immediately preceding the date of his return to active work."

II. Effective April 1, 1969, as to Employees of the United States Rubber Division actively at work on that date and such Employees employed subsequent to that date and, with respect to any such Employee not actively at work on that date, effective on the date of his return to active work, and effective April 1, 1969 as to any other Employee, by making the following changes, except that such changes shall not apply to (i) any period of hospital confinement commencing prior to, (ii) any surgical operation performed prior to, (iii) any medical expenses incurred prior to, or (iv) any pregnancy existing on the date such changes become effective with respect to the Employee:

. By substituting for the last class of Employees designated as "All Other Employees" and the amounts of insurance applicable thereto in the non-contributory Insurance portion of Schedule IB and for the second class of Employees designated as "Employees of United States Asbestos Division" and the amounts of insurance applicable thereto in the Contributory Insurance portion of said Schedule IB in the Schedule of Insurance and Employees Maximum Contributions in Section 6 of said Group Policy, the following:

<u>Class</u>	<u>Accident and Health Insurance</u> <u>(Weekly Benefit)</u>	
	<u>Employees Employed</u> <u>in New York State</u>	<u>All Other</u> <u>Employees</u>
	<u>(See Note 1)</u>	
<u>NON-CONTRIBUTORY INSURANCE</u>		
Employees of United States		
Asbestos Division		
Salaried Employees	- - -	\$65.00
Hourly Employees	- - -	No Insurance
All Other Employees	No Insurance	No Insurance"
<u>CONTRIBUTORY INSURANCE</u>		
Employees of United States		
Asbestos Division		
Salaried Employees	- - -	No Insurance
Hourly Employees	- - -	\$65.00"

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B. By substituting for the Schedule of Insurance and Employees' Maximum Contributions in Section 6, of Supplementary Agreement Form G.S.F.6303 of said Group Policy, the following:

"Schedule of Insurance and Employees' Maximum Contributions"

<u>Class</u>	<u>Maximum Benefit</u>	
	<u>Personal Surgical Operation Insurance</u>	<u>Dependent Surgical Operation Insurance (Each Dependent)</u>
Employees of Manhattan Rubber Division at Passaic, New Jersey, and Employees of Raybestos Division and United States Asbestor Division	\$600.00	\$600.00
All Other Employees	500.00	500.00

No Employee of Manhattan Rubber Division, other than a retired Employee, shall be required to contribute the cost of the insurance. The amount which any other Employee may contribute to the cost of the insurance shall not exceed the premium charged for the amount of his insurance."

C. By substituting for the Schedule of Insurance and Employee's Maximum Contributions in Section 6 of Supplementary Agreement Form G.6391-1-P.&D. of said Group Policy, the following:

"Schedule of Benefits and Employees' Maximum Contributions"

<u>Class</u>	<u>Supplementary Hospital Benefits for Physicians' Attendance</u>	
	<u>Daily Benefit (Employee and each Dependent)</u>	<u>Maximum Benefit (Employee and each Dependent)</u>
Employees of Manhattan Rubber Division at Passaic, New Jersey	\$8.00	\$1200.00
All Other Employees	5.00	350.00

No Employee of Manhattan Rubber Division, other than a retired Employee, shall be required to contribute to the cost of the insurance. The amount which any other Employee may contribute to the cost of the insurance shall not exceed the premium charged for the amount of his insurance."

D. By substituting for the definition of the term "Dependent" in Section 1 of Supplementary Agreement Form G.8297 (bearing date of issue April 1, 1964) of the Group Policy, the following:

"The term 'Dependent' has the same meaning herein as such term has in the applicable Hospital Expense Insurance provisions of the Group Policy."

E. By substituting for the table in the Schedule in subsection (C) of Section 5 of Supplementary Agreement Form G.8297 (bearing date of issue April 1, 1964) of the Group Policy, the following:

<u>"Class"</u>	Personal Insurance and Dependent Insurance (Employee and Each Dependent)			
	Basic			
	Insured Proportion <u>Sec Note 1</u>	Deductible Amount <u>Sec Note 2</u>	Maximum Benefit For one Medical <u>Expense Period</u>	Maximum <u>Aggregate</u> Benefit
All Employees	80%	\$100	\$10,000	\$10,000"

F. By substituting for the second item in the list of Covered Medical Expenses in subsection (D) of Section 5 of said Supplementary Agreement Form G.8297 (bearing date of issue April 1, 1964) of the Group Policy, the following:

"Hospital room and board excluding, for any day of confinement in private room accommodations any charges in excess of the hospital's most common semi-private room rate."

G. By substituting for the caption appearing at the bottom of Endorsement Form G.9088-1, added to said Group Policy June 24, 1966, the following:

"Applicable to Employees of (i) Manhattan Rubber Division at Passaic, New Jersey, and (ii) United States Asbestos Division."

H. By adding to said Group Policy, as a part thereof, the attached Supplementary Agreement Form G.B.F.6325, applicable to Employees of the Wabash Division and the United States Asbestos Division.

III. Effective April 30, 1969, by adding to each Supplementary Agreement attached to the Group Policy, as a part thereof, the following:

"Applicable to Employees enrolled under the Corporate-Field Program of the Employee.-- Each Employee who is actively at work on May 1, 1969 (herein referred to as the Revision Date) and each Employee employed subsequent to that date shall be excluded from eligibility for insurance hereunder and the insurance hereunder, if any, on each such Employee shall be automatically discontinued on the day immediately preceding such Revision Date. Each Employee who is not actively at work on such Revision Date shall be excluded from eligibility for insurance hereunder and his insurance hereunder, if any, shall be automatically discontinued on the day immediately preceding the date of his subsequent return to active work."

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IV. Effective May 1, 1969, as to Employees actively at work on that date and Employees employed subsequent to that date and with respect to any Employee not actively at work on that date, effective on the date of his return to active work, by making the following changes, except that such changes shall not apply to (i) any period of hospital confinement commencing prior to, (ii) any surgical operation performed prior to, (iii) any medical expenses incurred prior to, or (iv) any pregnancy existing on, the date such changes become effective with respect to the Employee:

A. By substituting for Section 2, as amended, of said Group Policy, the following:

"Section 2. Eligibility of Employees.--Each Employee eligible for insurance hereunder prior to May 1, 1969 is eligible for insurance hereunder in accordance with the provisions hereof as such provisions existed prior to that date. Each other Employee shall be eligible for insurance hereunder on the later of (i) May 1, 1969, and (ii) the day immediately following the date of completion of three months of continuous service."

B. By substituting "All Salaried Employees, other than Salaried Employees enrolled under the Corporate-Field Program of the Employer" for the first class of Employees designated as "All Salaried Employees" in the Non-Contributory Insurance portion of Schedule IA in the Schedule of Insurance and Employees' Maximum Contributions in Section 6 of said Group Policy.

C. By substituting for the first class of Employees designated as "All Salaried Employees", and the amounts of insurance applicable thereto in the Contributory Insurance portion of said Schedule IA of said Section 6 of said Group Policy, the following:

CONTRIBUTORY INSURANCE

<u>Class</u>	<u>Life Insurance</u>	<u>Insurance for Death or Dismemberment by Accidental Means</u>
All Salaried Employees enrolled under the Corporate-Field Program	The amount of Life Insurance shall be an amount equal to the Employee's basic annual earnings, as determined by the Employer, subject to a maximum amount of Life Insurance of \$200,000. If such amount of Life Insurance is not a multiple of \$1,000, it shall be adjusted to the next higher multiple of \$1,000.	The amount of Insurance for Death or Dismemberment by Accidental Means shall be an amount equal to the Employee's basic annual earnings as determined by the Employer, subject to a maximum amount of Insurance for Death or Dismemberment by Accidental Means of \$200,000. If such amount of Insurance for Death or Dismemberment by Accidental Means is not a multiple of \$1,000, it shall be adjusted to the next higher multiple of \$1,000.
All other Salaried Employees	No Insurance	No Insurance

By adding as the next to the last class of Employees in said Contributory Insurance portion of Schedule IA, the following:

<u>Class</u>	<u>Life Insurance</u>	<u>Insurance for Death or Dismemberment by Accidental Means</u>
Employees enrolled under the Corporate-Field Program	\$4,000.00	No Insurance"

By substituting for the third class of Employees and the amounts of insurance applicable thereto in the Contributory Insurance portion of Schedule IB of said Section 6 of said Group Policy, the following:

CONTRIBUTORY INSURANCE

<u>Class</u>	<u>Accident and Health Insurance (Weekly Benefit)</u>	
	<u>Employees Employed in New York State</u>	<u>All Other Employees</u>
Employees of Raybestos Division and Employees enrolled under the Corporate-Field Program, with basic weekly earnings, as determined by the Employer, of:		
less than \$80	- - -	\$50.00
\$80 but less than \$ 88	- - -	55.00
88 but less than 96	- - -	60.00
96 but less than 104	- - -	65.00
104 but less than 112	- - -	70.00
112 but less than 120	- - -	75.00
120 or more	- - -	80.00"

By substituting for Item 7 under the heading "All other Retired Employees" in the Schedule of Insurance and Employee's Maximum Contributions in said Section 6 of said Group Policy, the following:

- As to any Hourly Employee who is enrolled under the Corporate-Field Program of the Employer (a) retired on or after May 2, 1969 but prior to November 17, 1969.-- \$3,000.00, and (b) retired on or after November 17, 1969.--\$1,500.00."
- As to any other Employee, except a Salaried Employee retired on or after January 2, 1969.--the amount of his Basic Life Insurance hereunder on the day preceding the date of his retirement."

By adding to said Group Policy, as parts thereof, the attached Supplementary Agreement nos G.B.F.6325, G.S.F.6303, G.6391-I-P.&D., G.8065-7 and G.8297, and the Supplemental orders G.9331, G.9333, and G.9334 (each bearing date of issue May 1, 1969) applicable to employees who are enrolled in the Corporate-Field Program.

E. By substituting for the first class of Employees designated as "Employees of Manhattan Rubber Division" in the Non-Contributory Insurance portion of Schedule IB of said Section 6 of said Group Policy, the following:

<u>Class</u>	<u>Accident & Health Insurance</u> <u>(Weekly Benefit)</u>	
	<u>Employees employed</u> <u>in New York State</u>	<u>All other</u> <u>Employees</u>
"Employees of Manhattan Rubber Division Located at:		
Neenah, Wisconsin	No Insurance	\$60.00
Passaic New Jersey	No Insurance	No Insurance
Employees of General Asbestos and Rubber Division	No Insurance	40.00
Salaried Employees of United States Asbestos Division	No Insurance	65.00
All other Employees	No Insurance	No Insurance"

F. As to periods of disability commencing on or after that date, by substituting the following for the part of the schedule of insurance setting forth amounts of Weekly Benefit applicable to Employees employed in the State of New York:

<u>"Class</u>	<u>Weekly Benefit</u>
<u>Employees employed in New York State</u>	
Employees of Manhattan Rubber Division:	
at Neenah, Wisconsin	\$33.00
at Passaic, New Jersey	an amount equal to 50% of the Employee's basic weekly earnings, as determined by the Employer, with a maximum Weekly Benefit of \$65.00 and a minimum Weekly Benefit of \$20.00
Employees of Raybestos Division	\$50.00
All other Employees in New York State	30.00"

G. By substituting for Items 4, 5, and 6 under the heading "All other Retired Employees" in the Schedule of Insurance and Employee's Maximum Contributions in said Section 6 of said Group Policy, the following:

- "4. As to any Employee of Manhattan Rubber Division who is (i) a Salaried Employee, other than a Salaried Employee on the Main Office Payroll, retired on or subsequent to October 28, 1955 but prior to January 2, 1969, (ii) subject to the Bargaining Agreement between Manhattan Rubber Works Independent Union, Inc. retired on or subsequent to October 28, 1955 but prior to June 25, 1970, (iii) a member of Manhattan Lodge 1679, International Association of Machinists retired on or subsequent to November 25, 1955 but prior to October 1, 1970, or (iv) a Main Office Payroll Employee retired on or subsequent to January 1, 1956 (but prior to January 2, 1969 in the case of a Salaried Employee on the Main Office Payroll). -- 50% of the amount of his Basic Life Insurance hereunder on the day preceding the date of his retirement.
5. As to any Employee of the Manhattan Rubber Division at Passaic who is (i) subject to the Bargaining Agreement with Manhattan Rubber Workers, Independent Union, Inc., retired on or subsequent to June 25, 1970, or (ii) a member of Manhattan Lodge 1679, International Association of Machinists, retired on or subsequent to October 1, 1970 -- \$2,500.00.
6. As to any Employee of United States Asbestos Divisions retired on or subsequent to April 1, 1964. -- \$3,000.00.
7. As to any other Employee, except a Salaried Employee retired on or after January 2, 1969, -- the amount of his Basic Life Insurance hereunder on the day preceding the date of his retirement."

H. By substituting for the heading to the first definition of the term Dependent in Section 1 of Supplementary Agreement Form G.B.F.6325, (bearing date of issue December 1, 1956) the following:

"Applicable to Employees of Manhattan Rubber Division at Neenah, Wisconsin."

I. By adding immediately following said definition of the term Dependent in said Section 1 of said Supplementary Agreement Form G.B.F.6325, the following:

"Applicable to Employees of Manhattan Rubber Division at Passaic, New Jersey--

The term 'Dependent' means (1) an Employee's spouse, (2) any unmarried child of a male Employee, of a widowed female Employee, or of a female Employee whose husband is not eligible for insurance as an Employee, excluding in any case:

- Any child under 15 days of age and any child 22 years of age or older.
- Any person eligible for insurance as an Employee.
- Any person residing outside the United States and Canada.
- Any person in the military or similar forces of any country or subdivision thereof.
- Any child 19 years of age or older who
 - (a) is not a full-time student, or
 - (b) is in full-time employment.

The term 'child' includes any legally adopted child, any stepchild who resides in the Employee's household, and any child supported solely by the Employee and permanently residing in the household of which the Employee is the head.

If an Employee is insured hereunder on account of a child on the day immediately preceding such child's nineteenth birthday (herein referred to as the Limiting Age) and if such child is then incapable of self-sustaining employment by reason of mental retardation or physical handicap and is chiefly dependent upon such Employee for support and maintenance, the requirement that the child be under such Limiting Age to qualify as a Dependent will not apply to such child while he remains so incapacitated and dependent upon the Employee, provided that, upon request from the Insurance Company, due proof of such incapacity and dependency and that such incapacity and dependency have been continuous since the child's attainment of such Limiting Age is submitted by the Employee to the Insurance Company and further provided the Employee makes any contribution required by the Employer on account of the insurance with respect to such child. The Insurance Company may require the Employee to furnish proof at any time that any such Dependent remains so incapacitated and dependent.

J. By substituting for the first class of Employees designated as "Employees of the Manhattan Rubber Division at Passaic, New Jersey" and the amount of Daily Benefit applicable thereto in the Schedule of Insurance and Employees' Maximum Contributions in Section 6, as amended, of Supplementary Agreement Form G.B.F.6325, the following:

<u>Class</u>	<u>Daily Benefit</u> <u>Employee and Each Dependent</u>
"Employees of the Manhattan Rubber Division at Passaic, New Jersey"	For any day of hospital confinement, the actual amount charged by the hospital for room and board for such day, excluding, in case of private room accommodations, any charges over the hospital's most common semi-private room rate.

K. By substituting for item (b) under the heading "Maximum Payment" in item (2) of the first paragraph of Section 7, as amended, of said Supplementary Agreement Form G.B.F.6325, the following:

"(b) Applicable to Employees of Manhattan Rubber at Passaic, New Jersey and their Dependents.--\$2,000"

L. By substituting for the Schedule of Insurance and Employees' Maximum Contributions in Section 6, as amended, of Supplementary Agreement Form G.S.F.6303 attached to said Group Policy as a part thereof, the following:

"Schedule of Insurance and Employees' Maximum Contributions"

<u>Class</u>	<u>Maximum Benefit</u>	
	<u>Personal Surgical</u> <u>Operation Insurance</u>	<u>Dependent Surgical</u> <u>Operation Insurance</u> <u>(Each Dependent)</u>
Employees of the Manhattan Rubber at Passaic, New Jersey	\$750.00*	\$750.00*
at Neenah, Wisconsin	500.00	500.00
Employees of General Asbestos and Rubber Division or Employees of Wabash Division	500.00	500.00
All other Employees	600.00	600.00

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*The Maximum Benefit on and after June 25, 1971 shall be \$900.00, provided the Employee is actively at work on such date, otherwise on the date of his return to active work, and shall not apply to any surgical operation performed prior to June 25, 1971.

No Employee of the Manhattan Rubber Division, other than a retired Employee, shall be required to contribute to the cost of the insurance. The amount which any other Employee may contribute to the cost of the insurance shall not exceed the premium charged for the amounts of his insurance."

M. By substituting for the fifth paragraph of Section 7, as amended, of said Supplementary Agreement Form G.S.F.6303, the following:

"Applicable to Employees of the United States Asbestos Division and Passaic Division and Dependents of such Employees.--No payment shall be made hereunder for any surgical operation which is caused by pregnancy or resulting childbirth or complications."

N. By adding to said Section 7, as amended, of said Supplementary Agreement Form G.S.F.6303, the following:

"Applicable to Employees of the Manhattan Rubber Division at Passaic, New Jersey.--
If the Employee or a Dependent of the Employee receives treatment by a physician legally licensed to practice medicine as a result of (i) injury not arising out of or in the course of any employment for wage or profit, or (ii) severe sickness which, in either case, could have jeopardized such person's life, and such treatment is received within 24 hours of such injury or the onset of such severe sickness, and provided no benefits are otherwise payable under the Group Policy for such treatment, the Insurance Company will pay to the Employee an amount equal to the actual fee charged by the physician for such treatment up to a maximum of \$25.00 per incident."

O. By adding to Section 9 of said Supplementary Agreement Form G.S.F.6303, the attached Section 9, setting forth the schedule of surgical operations and maximum payments therefor based on Maximum Surgical Operation Expense Insurance benefits of \$780 and \$900, applicable to certain Employees whose Maximum Surgical Operation Expense Insurance benefit is \$780, and \$900, respectively.

P. By substituting for the Maximum Daily Benefit specified in said Section B-1 of said Supplemental Rider Form G.9331, the following:

<u>Class</u>	<u>Maximum Daily Benefit</u> <u>Employee and each Dependent</u>
"All Employees	For any day of hospital confinement, the actual amount charged by the hospital for room and board for such day, excluding, in the case of private room accommodations, any charges over the hospital's most common semi-private room rate."

Q. By substituting for the list of Covered Services and Amount of Benefit applicable thereto appearing in Section B-2 of said Supplemental Rider Form G.9331, the following:

<u>Covered Services</u>	<u>Amount of Benefit</u>
"1. Room and board and Special Hospital Services received during the first 60 days of hospital confinement in a Spell of Illness.	The actual amount charged by the hospital but not more than \$52 for such services received during the entire period, excluding, for each day in private room accommodations, the amount by which the charge for room and board exceeds the Maximum Daily Benefit.
2. Room and board and Special Hospital Services received during the 61st through 90th day of hospital confinement in a Spell of Illness.	For each day: the actual amount charged by the hospital for such services but not more than \$13.
3. Services received during the 91st through 120th day of hospital confinement in a Spell of Illness	
a. Room and board for each day.	The actual amount charged by the hospital for such day but not more than the Maximum Daily Benefit.
b. Special Hospital Services.	The actual amount charged by the hospital for such services.
4. The first three pints of blood during a Spell of Illness.	The actual amount charged."

R. By substituting for the paragraph relating to the benefit for Covered Medical Services received by an Employee or a Dependent in a calendar year appearing in Section S-2 of said Supplemental Rider Form G.9333, the following:

"The benefit for Covered Medical Services received by an Employee or a Dependent in a calendar year is (a) the actual amount charged for such services, to a maximum of \$50, plus, (b) if the Employee or Dependent undergoes any surgical operation, 20% of the maximum payment for such operation (or for more than one operation, 20% of the maximum payment for the combination of operations) determined in accordance with the Schedule of Surgical Operations based upon a maximum benefit of \$780* appearing in Supplementary Agreement Form G.S.F.6303.

* \$900, as of June 25, 1971"

S. By adding to said Group Policy as a part thereof the attached Supplementary Agreement Form G.6552-16 (bearing date of issue June 25, 1970) applicable to Employees of the Manhattan Rubber Division at Passaic, New Jersey.

VIII. Effective July 1, 1970,

A. By substituting the division identification specified in Column B below for the corresponding division identification specified in Column A below wherever such division identification appears in said Group Policy:

<u>Column A</u>	<u>Column B</u>
Raybestos Division	Stratford Division
Manhattan Rubber Division	Passaic Division
General Asbestos and Rubber Division	North Charleston Division
Wabash Division	Crawfordsville Division
United States Asbestos Division	Marshville Division (Salaried Employees), Manheim Division and Fullerton Division

3. By substituting for the definition of the term "Employee" in Section 1 of Supplementary Agreement Form G.B.F.6325, (bearing date of issue December 1, 1956) the following:

"The term 'Employee' means a full-time employee, other than an employee enrolled under the Corporate-Field Program of the Employer, who is directly employed and compensated for services by the Employer at the Passaic Division, the Stratford Division, or the North Charleston Division."

4. By substituting for the definition of the term "Employee" in Section 1 of Supplementary Agreement Form G.8065-7, (bearing date of issue June 25, 1970) the following:

"The term 'Employee' means a full-time employee, other than an employee enrolled under the Corporate-Field Program of the Employer, who is directly employed and compensated for services by the Employer at the Passaic Division at Passaic, New Jersey."

5. By substituting for the definition of the term "Employee" in Section 1 of Supplementary Agreements Form G.S.F.6303 and Form G.6391-I-P.&D., (each bearing date of issue December 1, 1956) the following:

"The term 'Employee' means (i) a full-time employee, other than an employee enrolled under the Corporate-Field Program of the Employer, who is directly employed and compensated for services by the Employer at the Passaic Division, the Manheim Division, the Fullerton Division, the North Charleston Division, the Stratford Division, or the Crawfordsville Division, and (ii) a full-time Salaried employee, other than an employee enrolled under the Corporate-Field Program of the Employer, who is directly employed and compensated for services by the Employer at the Marshville Division."

E. By substituting for the definition of the term "Employee" in Section 1 of Supplementary Agreements Form G.8297 and Form G.8065-7, (bearing date of issue November 1, 1964 and October 10, 1966, respectively.) the following:

"The term 'Employee' means a full-time employee, other than an employee enrolled under the Corporate-Field Program of the Employer, who is directly employed and compensated for services by the Employer at the Stratford Division."

F. By substituting for the definition of the term "Employee" in Section 1 of Supplementary Agreements Form G.8297 and Form G.8065-7, (each bearing date of issue June 1, 1969) the following:

"The term 'Employee' means a full-time employee, other than an employee enrolled under the Corporate-Field Program of the Employer, who is directly employed and compensated for services by the Employer at the Passaic Division at Neenah, Wisconsin."

G. By substituting for the definition of the term "Employee" in Section 1 of Supplementary Agreements Form G.8297 and Form G.8065-7, (bearing date of issue April 1, 1964 and April 1, 1970, respectively) the following:

"The term 'Employee' means (i) a full-time employee, other than an employee enrolled under the Corporate-Field Program of the Employer, who is directly employed and compensated for services by the Employer at the Mannheim Division or the Fullerton Division, and (ii) a full-time Salaried employee, other than an employee enrolled under the Corporate-Field Program of the Employer, who is directly employed and compensated for services by the Employer at the Marshville Divisions."

H. By substituting for the definition of the term "Employee" in Section 1 of Supplementary Agreement Form G.8297, (bearing date of issue June 6, 1962) the following:

"The term 'Employee' means a full-time employee, other than an employee enrolled under the Corporate-Field Program of the Employer, who is directly employed and compensated for services by the Employer at the Crawfordsville Division."

I. By substituting for the definition of the term "Employee" in Section 1 of Supplementary Agreement Form G.8297, (bearing date of issue February 13, 1967) the following:

"The term 'Employee' means a full-time employee, other than an employee enrolled under the Corporate-Field Program of the Employer, who is directly employed and compensated for services by the Employer at the North Charleston Division."

J. By substituting for the definition of the term "Employee" in Section 1 of Supplementary Agreement Form G.8297, (bearing date of issue June 25, 1968) the following:

"The term 'Employee' means a full-time employee, other than an employee enrolled under the Corporate-Field Program of the Employer, who is directly employed and compensated for services by the Employer at the Passaic Division at Passaic, New Jersey."

IX. Effective January 1, 1971,

A. By substituting for the Schedule of Insurance and Employees' Maximum Contributions in Section 6 of said Supplementary Agreement Form G.B.F.6325 (bearing date of issue May 1, 1969) the following:

"For any day of hospital confinement the actual amount charged by the hospital for room and board for such day, excluding any charges over the lesser of (i) the hospital's semi-private room rate and (ii) \$60.00"

B. By substituting for the fourth paragraph in Section 7 of said Supplementary Agreement Form G.B.F.6325 (bearing date of issue May 1, 1969), the following:

"For all hospital confinement which is caused by any one pregnancy or resulting childbirth or complications, the total of the payments for both Daily Benefits and all Special Hospital Services combined shall not exceed \$380.00, provided, however, that no payment of any kind shall be made for such hospital confinement if the pregnancy existed on the effective date of the Hospital Expense Insurance hereunder on account of the person so confined."

C. By substituting for the table in the Schedule in subsection (C) of Section 5 of Supplementary Agreement Form G.8297 (bearing date of issue May 1, 1969) of the Group Policy, the following:

<u>"Class</u>	<u>Personal Insurance and Dependent Insurance</u> <u>(Employee and Each Dependent)</u>			
	<u>Basic</u>			
	<u>Insured</u> <u>Proportion</u> <u>See Note 1</u>	<u>Deductible</u> <u>Amount</u> <u>See Note 2</u>	<u>Maximum Benefit</u> <u>For One Medical</u> <u>Expense Period</u>	<u>Maximum</u> <u>Aggregate</u> <u>Benefit</u>
All Employees	80%	\$100	\$15,000	\$15,000"

D. By extending the application of Endorsement Form G.9088-1 (added to said Group Policy February 13, 1967) to include Employees who are enrolled in the Corporate-Field Program and by substituting for the caption appearing at the bottom of the first page of said Endorsement Form G.9088-1, the following:

"Applicable to All Employees other than Employees of the Passaic Division at Passaic, New Jersey."

E. By substituting for the amount of Maximum Daily Benefit appearing in Section B-1 of Group Supplemental Hospital Expense Insurance Rider Form G.9331 (bearing effective date May 1, 1969), the following:

<u>Class</u>	<u>Maximum Daily Benefit</u>	
	<u>Employee</u>	<u>Dependent</u>
All Employees	"For any day of hospital confinement the actual amount charged by the hospital for room and board for such day, excluding any charges over the lesser of (i) the hospital's semi-private room rate and (ii) \$60.00."	

X. Effective January 1, 1971, as to Employees of Stratford Division, by making the following changes, except that such changes shall not apply to (i) any period of hospital confinement commencing prior to, (ii) any surgical operation performed prior to, or (iii) any pregnancy existing on, the date such changes become effective with respect to the Employee:

A. By substituting for the definition of the term "Dependent" applicable to Employees of Stratford Division, in Section 2 of said Supplementary Agreement Form G.B.F.6325 dated December 1, 1956 the following:

"Applicable to Employees of Stratford Division.--

The term 'Dependent' means (1) an Employee's spouse, (2) any unmarried child of a male Employee, of a widowed female Employee, or of a female Employee whose husband is not eligible for insurance as an Employee, excluding in any case:

Any child under 15 days of age and any child 23 years of age or older, except that a child under 15 days of age shall be a Dependent from the earlier of (a) the day the child's mother leaves the hospital, and (b) the day the Employee incurs medical expenses on account of the child as a result of severe medical or surgical complications.

Any person eligible for insurance as an Employee.

Any person residing outside the United States and Canada.

Any person in the military or similar forces of any country or subdivision thereof.

Any child 19 years of age or older who is not a full-time student at an approved school, as determined by the Employer.

Any child 19 years of age or older who is in full-time employment.

Any person whose evidence of good health, furnished in accordance with the provisions of Section 3 hereof, as to any Contributory Insurance hereunder is not accepted by the Insurance Company as satisfactory.

The term 'child' includes any legally adopted child, any stepchild who resides in the Employee's household and any child supported solely by the Employee and permanently residing in the household of which the Employee is the head.

If an Employee is insured hereunder on account of a child on the day immediately preceding such child's 19th birthday (herein referred to as the Limiting Age) and if such child is then incapable of self-sustaining employment by reason of mental retardation or physical handicap and is chiefly dependent upon such Employee for support and maintenance, the requirement that the child be under such Limiting Age to qualify as a Dependent will not apply to such child while he remains so incapacitated and dependent upon the Employee, provided that, upon request from the Insurance Company, due proof of such incapacity and dependency and that such incapacity and dependency have been continuous since the child's attainment of such Limiting Age is submitted by the Employee to the Insurance Company. The Insurance Company may require the Employee to furnish proof at any time that any such Dependent remains so incapacitated and dependent."

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3. By substituting for the Schedule of Insurance and Employees' Maximum Contributions in Section 6, as amended, of said Supplementary Agreement Form G.B.F.6325 dated December 1, 1956 the following:

<u>"Class</u>	<u>Daily Benefit</u> <u>(Employee and Each Dependent)</u>
Employees of the Passaic Division at Passaic, New Jersey	For any day of hospital confinement, the actual amount charged by the hospital for room and board for such day, excluding in the case of private room accommodations, any charges over the hospital's most common semi-private room rate. For any day of hospital confinement, the actual amount charged by the hospital for room and board up to the hospital's charge for semi-private room accommodations but not to exceed:
Employees of the Passaic Division at Neenah, Wisconsin	\$34.00
Employees of the Stratford Division	60.00
Employees of the North Charleston Division	22.00

No Employee of the Passaic Division, other than a retired Employee, shall be required to contribute to the cost of the insurance. The amount which any other Employee may contribute to the cost of the insurance shall not exceed the premium charged for the amounts of his insurance."

2. By substituting for the typewritten wording appearing in item (1) in the first paragraph of Section 7, as amended, of said Supplementary Agreement Form G.B.F.6325 dated December 1, 1956 the following:

"(1) 150 days in the case of an Employee of Passaic Division at Passaic, New Jersey, or an Employee of Stratford Division, and (ii) in the case of any other Employee, 70".

3. By substituting for item (2) of the first paragraph of said Section 7 of said Supplementary Agreement Form G.B.F.6325 dated December 1, 1956 the following:

"(2) for the expenses charged for the following Special Hospital Services received during such confinement prior to the expiration of the maximum period for which Daily Benefits may be paid, provided that the total payment for all such expenses shall not exceed the maximum payment specified:

<u>Special Hospital Services</u>	<u>Maximum Payment</u>
(a) Anesthesia, radiation therapy, and X-Ray laboratory and pathological examinations, whether such services are billed by the hospital or a physician who utilizes hospital equipment or services, and	Applicable to Employees and their Dependents at:
(b) all other hospital services charged for by the hospital except services of physicians or special nurses and services and supplies not related to the medical care and treatment of the person confined.	(a) Charleston Division--\$440.00 (b) Passaic Division at Passaic--\$2,000.00 (c) Passaic Division at Neenah--\$1,000.00 (d) Stratford Division--\$2,000.00"

E. By substituting for item (3) in the first paragraph of said Section 7 of said Supplementary Agreement Form G.B.F.6325 dated December 1, 1956 the following:

"(3) Applicable to Employees to the Passaic Division at Neenah and Employees of Stratford Division.--For consultation Services, except staff consultations required by hospital rules or regulations, but only while the Employee or Dependent is a hospitalized bed-patient, for a condition requiring special skill or knowledge, as assistance in diagnosis or treatment to the physician in charge of the case. Payment shall be limited to \$50 for medical, surgical or obstetrical bedside consultation during each period of continuous hospitalization."

F. By substituting for the fourth paragraph in said Section 7 of said Supplementary Agreement Form G.B.F.6325 dated December 1, 1956 the following:

"Applicable to Employees of Stratford Division.--For all hospital confinement which is caused by any one pregnancy or resulting childbirth or complications, the total of the payments for both Daily Benefits and all Special Hospital Services combined shall not exceed \$380; provided, however, that no payment of any kind shall be made for such hospital confinement if the pregnancy existed on the effective date of the Hospital Expense Insurance hereunder on account of the person so confined."

G. By substituting for the Schedule of Benefits and Employees' Maximum Contributions in Section 6, as amended of Supplementary Agreement Form G.6391-I-P.&D., the following:

<u>Class</u>	<u>Supplementary Hospital Benefits for</u> <u>Physicians' Attendance</u>	
	<u>Daily Benefit</u> <u>(Employee and each Dependent)</u>	<u>Maximum Benefit</u> <u>(Employee and each Dependent)</u>
Employees of Passaic Division at Passaic and Employees of Stratford Division	\$8.00	\$1,200.00
All other Employees	5.00	350.00"

H. By substituting for the asterisked wording at the bottom of Part I, an amended, of the Schedule of Surgical Operations Applicable to Employees whose Maximum Surgical Operation Insurance Benefit is \$600 in Section 9, as amended, of said Supplementary Agreement Form G.S.F.6303, the following:

"*With respect to all Employees of Stratford Division, \$125, \$250, and \$62.50, respectively."

I. By substituting for the schedule in subsection (C) of Section 5, as amended, of said Supplementary Agreement Form G.8297, dated November 1, 1964, the following:

<u>Class</u>	<u>Insured</u> <u>Proportion</u> <u>See Note 1</u>	<u>Basic</u> <u>Deductible</u> <u>Amount</u> <u>See Note 2</u>	<u>Maximum Benefit</u>	
			<u>For one</u> <u>Medical</u> <u>Expense Period</u>	<u>Maximum</u> <u>Aggregate</u> <u>Benefit</u>
"All Employees	80%	\$100.00	\$15,000.00	\$15,000.00"

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It is understood and agreed that:

1. Any benefits paid or payable under the Medical Expense Insurance - Extended Coverage provisions of the Group Policy for Covered Medical Expenses incurred prior to the date the provisions relating to Maximum Aggregate Benefit in the foregoing amendment become effective with respect to an Employee or Dependent shall be taken into consideration in determining benefits payable for expenses incurred on or after such effective date.
2. If a Dependent of an Employee is confined in a hospital or other institution for care or treatment, or is confined at home under the care of a physician or surgeon because of a disabling physical or mental sickness or injury on the date the provisions of the foregoing amendment become effective with respect to the Employee, the changes made in the Medical Expense Insurance - Extended Coverage provisions of the Group Policy by the foregoing amendment shall not become effective with respect to such Dependent until such Dependent is no longer confined in a hospital or other institution or confined at home under the care of a physician or surgeon.
3. If prior to the date the foregoing amendment become effective with respect to an Employee or Dependent, the Medical Expense Insurance - Extended Coverage on account of such Employee or Dependent ceased because benefits in an amount equal to the Maximum Aggregate Benefit previously in effect were paid or are payable with respect to him, the insurance on account of such person shall not be reinstated until evidence of the insurability of such person has been accepted as satisfactory by the Insurance Company.

The foregoing amendment is to be attached to and made part of said Group Policy, and is subject to the agreed covenants therein contained.

at 130 West 42nd Street this 29th day of February, 19 72

RAYBESTOS-MANHATTAN, INC.

By Richard P. Bauer

(SPACE BELOW FOR USE OF METROPOLITAN LIFE INSURANCE COMPANY (ONLY))

at New York, N. Y. this 29th day of February, 19 72

METROPOLITAN LIFE INSURANCE COMPANY.

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Amendment No. 50

Thurbeck
Secretary