PERSONAL AND DEPENDENT BENEFITS

SUPPLEMENTARY AGREEMENT ATTACHED TO AND MADE PART OF GROUP POLICY

NO. 8577-G ISSUED TO [redacted]
(HEREIN CALLED THE EMPLOYER)

METROPOLITAN LIFE INSURANCE COMPANY
(Herein called the Insurance Company)

IN CONSIDERATION of the application for the insurance provided by this Supplementary Agreement, and of the payment by the Employer of the additional premium therefor as hereinafter provided,

HEREBY AGREES, to make the payments herein provided, with respect to the several Employees insured hereunder, in accordance with and subject to the provisions of this Supplementary Agreement.

Section 1. DEFINITION OF CERTAIN TERMS USED IN THIS SUPPLEMENTARY AGREEMENT.—The term "Employee" means a full-time Hourly employee who is directly employed and compensated for services by the Employer at the United States Asbestos Division in Marshville, North Carolina.

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.
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 [illegible] proof.
Any child 19 years of age or older who is not a full-time student at an ap[illegible]ved school, as determined by the Employer.
Any child 19 years of age or older who is covered under any other plan of hospital or surgical operation insurance (other than insurance on account of accident).
Any child 19 years of age or older who 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 twenty-third 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 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.

(Continued on next page)

PLAINTIFF'S EXHIBIT
MET-943

Section 1. - DEFINITION OF CERTAIN TERMS USED IN THIS SUPPLEMENTARY AGREEMENT - Continued

The terms "Personal Hospital Expense Insurance" and "Personal Insurance" mean insurance providing benefits payable to an Employee in the event of his own hospital confinement, subject to the terms and limitations hereof.

The terms "Dependent Hospital Expense Insurance" and "Dependent Insurance" mean insurance providing benefits payable to an Employee in the event of the hospital confinement of any of his Dependents, subject to the terms and limitations hereof.

The terms "hereof", "herein", "hereforr", and "hereunder", as used in the Supplementary Agreement refer exclusively to this Supplementary Agreement and not to said Group Policy.

Section 2. ELIGIBILITY OF EMPLOYEES.--Each Employee shall be eligible for Personal Insurance hereunder on the date of his eligibility for insurance under said Group Policy as determined in accordance with Section 2 thereof.

Each Employee shall be eligible for Dependent Insurance hereunder on the date of his eligibility for Personal Insurance hereunder or the date the first person becomes a Dependent of such Employee, whichever date is later.

SECTION 3. EFFECTIVE DATES OF INSURANCE.—The Personal Hospital Expense Insurance hereunder on any Employee shall become effective on the date of his eligibility for such insurance, provided he is actively at work on the date of his eligibility. The Personal Hospital Expense Insurance on any Employee not actively at work on the date when his Personal Hospital Expense Insurance hereunder would otherwise become effective shall become effective on the next following day on which he is actively at work.

The Dependent Hospital Expense Insurance hereunder on any Employee shall become effective with respect to those persons who are then Dependents of such Employee, on the date of his eligibility for such insurance or on the effective date of his Personal Hospital Expense Insurance hereunder, whichever date is later.

The Dependent Hospital Expense Insurance with respect to any person who becomes a Dependent of an Employee while such Employee is insured for Dependent Hospital Expense Insurance hereunder shall become effective on the date such person becomes a Dependent of such Employee.

SECTION 4. EMPLOYEES' CONTRIBUTIONS.—No Employee may contribute to the cost of his Personal Hospital Expense Insurance or Dependent Hospital Expense Insurance hereunder.

SECTION 5. CESSATION OF INSURANCE.—(a) The Personal Hospital Expense Insurance and Dependent Hospital Expense Insurance on any Employee insured hereunder shall automatically cease on the date of the termination of his employment.

Termination of employment, for the purposes of the Hospital Expense Insurance hereunder, means cessation of active work as an Employee as defined in Section 1 hereof, except that

(i) in case of the absence of an Employee from active work because of sickness or injury, his employment may, for the purposes of his Hospital Expense Insurance hereunder, be deemed to continue until terminated by the Employer, or

(ii) in case of the absence of an Employee from active work because of temporary lay-off, his employment may, for the purposes of his Hospital Expense Insurance hereunder, be deemed to continue until terminated by the Employer but in no case beyond the expiration of a period of two months following the date such lay-off commenced

In the case of either of the foregoing exceptions, the Personal Hospital Expense Insurance and Dependent Hospital Expense Insurance hereunder on such Employee shall automatically cease on the date of such termination of his employment by the Employer, as evidenced to the Insurance Company by the Employer, whether by notification or by cessation of premium payment on account of such Employee's insurance hereunder.

(b) The Personal Hospital Expense Insurance hereunder on any Employee shall automatically cease on the date of expiration of the maximum number of days for which Daily Benefits are payable hereunder on account of the hospital confinement of such Employee. The Personal Hospital Expense Insurance hereunder on any such Employee may be reinstated only if and when he returns to active work for the Employer on full time.

An Employee's Dependent Hospital Expense Insurance hereunder with respect to any Dependent shall automatically cease on the date of expiration of the maximum number of days for which Daily Benefits are payable hereunder on account of the hospital confinement of such Dependent. The Employee's Dependent Hospital Expense Insurance hereunder with respect to such Dependent may be reinstated only after the termination of such hospital confinement and upon recovery from the bodily injury or sickness which caused such hospital confinement, and only provided the Personal Hospital Expense Insurance hereunder on such Employee is then in force.

(c) An Employee's Dependent Hospital Expense Insurance hereunder with respect to any Dependent shall automatically cease on the day immediately preceding the date such person ceases to be a Dependent of such Employee, as defined in Section 1 hereof.

(d) In any event all insurance hereunder shall automatically cease immediately upon the discontinuance of this Supplementary Agreement or of said Group Policy.

SEE ENDORSEMENT

SECTION 6. AMOUNT OF INSURANCE.—The amount of Personal Hospital Expense Insurance or Personal Hospital Expense Insurance and Dependent Hospital Expense Insurance applicable to any Employee shall be in accordance with the schedule set forth below and any increase..x.....x.....in the amounts of such insurance, in accordance with said schedule, shall become effective, provided the Employee is then actively at work, on the.....x.....
x.....x.....x.....
x.....x.....x.....
x.....x.....x.....

x.....x.....x.....
x.....x.....x.....

If such Employee is not then actively at work, such change in the amounts of insurance shall become effective on the next following day on which he is actively at work

x.....x.....x.....
x.....x.....x.....
x.....x.....x.....
x.....x.....x.....
x.....x.....x.....
x.....x.....x.....

SCHEDULE OF INSURANCE AND PREMIUM RATES

SCHEDULE OF INSURANCE

Class	Hospital Expense Insurance Daily Benefit (Employee and Each Dependent)
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 semi-private room rate.

SECTION 7. INSURING CLAUSE—Upon receipt of notice and satisfactory proof, as required herein, that any Employee, while insured for Personal Hospital Expense Insurance hereunder, or any Dependent of an Employee, while such Employee is insured for Dependent Hospital Expense Insurance hereunder, shall have become confined as a patient in a legally constituted hospital upon the recommendation and approval of a physician or surgeon legally licensed to practice medicine, injury not arising out of or in the course of any employment for wage or profit, or (2) any sickness not entitling him to benefits under any workmen's compensation or occupational disease law,

and provided, in either case, such confinement continues for a period of at least eighteen consecutive hours unless the Employee or Dependent undergoes a surgical operation in the hospital or receives emergency care in the hospital on account of, and not later than the day following, an injury,

the Insurance Company shall PAY SUCH EMPLOYEE, subject to the terms and limitations hereof:

(1) the Daily Benefit in force on account of the person becoming so confined, in accordance with Section 6 hereof, at the date of commencement of such confinement, for each day of such confinement, but in no case for more than _____ days, and

(2) the actual amount 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, namely, Anesthetics (and the administration thereof) and all other special 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.

If the Employee or Dependent undergoes a surgical operation in the hospital or receives emergency care in the hospital on account of, and not later than the day following, an injury, the requirement that the period of hospital confinement be at least eighteen consecutive hours shall be waived.

The maximum period for payment of Daily Benefits and the maximum payments for Special Hospital Services specified above shall be the maximums for any one continuous period of hospital confinement whether due to one or more causes or for successive periods of hospital confinement due to the same or related cause or cause of any kind shall be made hereunder for any hospital confinement which is caused by pregnancy or resulting childbirth or complications.

Benefits hereunder are not payable for any services which, in accordance with law or regulations of any government, are or may be obtained without cost or at a reduced cost to a person covered hereunder, except as provided by the following sentence. If a charge is made to any such person which he is legally required to pay, any benefits hereunder will be computed in accordance with the provisions hereof, taking into account only such charge. "Any government" includes the Federal, State, Provincial or local government or any political subdivision thereof, of the United States or Canada. The provisions of this paragraph do not apply to benefits available under the Health Insurance for the Aged Act of the United States. The provisions of the following paragraph apply to benefits available under said Act.

The benefits otherwise provided for any hospital confinement or services shall be reduced by any benefits available on account of such confinement or services for the same period of hospital confinement or any part thereof under the Health Insurance for the Aged Act of the United States as enacted or thereafter amended. In the case of any person who is not enrolled for all coverage for which he has become eligible under said Act benefits available under said Act will nevertheless include benefits to which he would be entitled if he were enrolled for all such coverage.

SEE ENDORSEMENT

Subject to due proof of claim, the Employee will be paid each week during any period of hospital confinement for which benefits are payable, and any balance remaining unpaid at the termination of such period will be paid immediately upon receipt of proof.

SECTION 8. HOSPITAL CONFINEMENT COMMENCING AFTER CESSATION OF INSURANCE.—If an Employee, or a Dependent of an Employee who is insured hereunder for Dependent Hospital Expense Insurance, at the date of the cessation of the Hospital Expense Insurance on his account, is totally disabled as a result of injury or sickness and, while still so totally disabled and within thirty-one days after such cessation, becomes confined as a patient in a legally constituted hospital, the Employee will be entitled to whatever benefits would have been payable in consequence of such hospital confinement had such Hospital Expense Insurance been in force on the date of commencement of such hospital confinement.

SECTION 9. NOTICE AND PROOF OF CLAIMS.—(a) Written notice of hospital confinement on which claim may be based must be given to the Insurance Company within twenty days after the commencement of such hospital confinement. Proof of such hospital confinement and of the receipt of any of the specified types of Special Hospital Services must be furnished to the Insurance Company not later than ninety days after the termination of the period of hospital confinement for which benefits are payable hereunder.

The Insurance Company, upon receipt of the notice required by this Supplementary Agreement, will furnish such forms as are usually furnished by it for filing proofs of claim. If such forms are not received by the claimant within fifteen days after the Insurance Company receives such notice, the claimant shall be deemed to have complied with the requirements of this Supplementary Agreement as to proof of claim upon submitting, within the time fixed in the Supplementary Agreement for filing proofs of claim, written proof covering the occurrence, character and extent of the hospital confinement for which claim is made.

Failure to furnish notice or proof within the time provided in this Supplementary Agreement shall not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to furnish such notice or proof and that such notice or proof was furnished as soon as was reasonably possible.

(b) No action at law or in equity shall be brought to recover on this Supplementary Agreement prior to the expiration of sixty days after proof of claim has been filed in accordance with the requirements of this Supplementary Agreement, nor shall such action be brought at all unless brought within three years from the expiration of the time within which proof of claim is required by the Supplementary Agreement.

SECTION 10. DUE DATE, COMPUTATION AND PAYMENT OF ADDITIONAL HOSPITAL EXPENSE INSURANCE PREMIUMS.—The additional premiums due on and after the date of issue of this Supplementary Agreement for the insurance provided hereunder shall be determined and shall be payable in accordance with the following paragraphs.

The initial additional Hospital Expense Insurance premium is due on the date of issue of this Supplementary Agreement and subsequent additional Hospital Expense Insurance premiums shall be due on the first day of each calendar month (herein called the due date) thereafter.

The initial additional Hospital Expense Insurance premium due on the date of issue of this Supplementary Agreement and the additional Hospital Expense Insurance premium due on any due date after the date of issue of this Supplementary Agreement shall be (a) the aggregate of the Personal Hospital Expense Insurance premiums determined as to each Employee then insured hereunder for Personal Hospital Expense Insurance from the monthly Personal Hospital Expense Insurance premium rate then applicable to such Employee in accordance with Section 6 hereof, plus (b) the aggregate of the Dependent Hospital Expense Insurance premiums determined as to each Employee then insured hereunder for Dependent Hospital Expense Insurance from the monthly Dependent Hospital Expense Insurance premium rate then applicable to such Employee in accordance with said Section 6, subject, however, to premium adjustments, if any.

Premium adjustments involving return of unearned additional premiums to the Employer shall be limited to the period of twelve months immediately preceding

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the date of receipt by the Insurance Company of evidence that such adjustments should be made.

On written request of the Employer, approved by the Insurance Company, additional Hospital Expense Insurance premium payments may, if not then so payable, be changed at any due date of this Supplementary Agreement, so as to be payable annually, semi-annually, quarterly, or monthly, provided the frequency of premium payments selected applies also to the payment of all other premiums due under the Group Policy.

Upon any renewal of said Group Policy and of this Supplementary Agreement, or whenever the terms of said Group Policy or of this Supplementary Agreement are changed, the Insurance Company may change either the Personal Hospital Expense Insurance premium rates or the Dependent Hospital Expense Insurance premium rates or all of such premium rates.

In the computation of the aggregate additional Hospital Expense Insurance premium due under this Supplementary Agreement on any due date in the manner prescribed by this Section, the Insurance Company may use premium rates different from those in effect on the premium rates then in accordance with this Section 10.

All additional Hospital Expense Insurance premiums falling due under this Supplementary Agreement, including adjustments thereof, if any, are payable by the Employer, on or before their respective due dates, direct to the Insurance Company at its Home Office or one of its Head Offices. The payment of any additional Hospital Expense Insurance premium shall not maintain the insurance under this Supplementary Agreement in force beyond the day immediately preceding the next due date, except as provided in the next paragraph.

A grace period of thirty-one days, without interest charge, shall be granted to the Employer for the payment of any additional Hospital Expense Insurance premium due after the initial additional Hospital Expense Insurance premium, provided the Employer has not previously given written notice to the Insurance Company that this Supplementary Agreement is to be discontinued as of the due date of such premium, and during any such grace period this Supplementary Agreement shall continue in force.

If the Employer fails to pay any additional Hospital Expense Insurance premium within the grace period, this Supplementary Agreement shall be discontinued on the last day of such grace period, but the Employer shall, nevertheless, be liable to the Insurance Company for the payment of all additional Hospital Expense Insurance premiums then due and unpaid, together with the additional Hospital Expense Insurance premiums for the grace period. If, however, written notice is given by the Employer to the Insurance Company, during the grace period, that this Supplementary Agreement is to be discontinued before the expiration of the grace period, this Supplementary Agreement shall be discontinued as of the date of receipt of such written notice by the Insurance Company or the date specified by the Employer for such discontinuance, whichever date is later, and the Employer shall be liable to the Insurance Company for the payment of the pro-rata additional Hospital Expense Insurance premium for the period commencing with the last due date and ending with such date of discontinuance.

SECTION 11. INCORPORATION IN GROUP POLICY AND RENEWAL.—This Supplementary Agreement is attached to and made a part of said Group Policy for a period commencing with January 1, 1970 and ending with the day immediately preceding July 1, 1970 on which last date and on each anniversary of which last date this Supplementary Agreement may be renewed to continue in effect as a part of said Group Policy for a further term of one year, provided (1) the number of Employees then insured hereunder for Personal Hospital Expense Insurance is, in the case of Contributory Insurance, not less than seventy-five percent of the number of eligible Employees and, in the case of Non-Contributory Insurance, not less than the total number of eligible Employees, and provided, in either case, the number of Employees then insured hereunder for Personal Hospital Expense Insurance is not less than fifty and (2) the number of Employees insured hereunder for Dependent Hospital Expense Insurance is, in the case of Contributory Insurance, not less than seventy-five percent of the number of eligible Employees with Dependents and, in the case of Non-Contributory Insurance, not less than the total number of eligible Employees with Dependents. Such renewal is conditioned upon the renewal of said Group Policy and upon the payment of the additional Hospital Expense Insurance premium then due as computed in the manner set forth in Section 10 hereof and based upon such premium rates as may then be determined by the Insurance Company.

SECTION 12. AGENTS; ALTERATIONS.—No agent has authority to change this Supplementary Agreement or to waive any of its provisions.

No change in this Supplementary Agreement shall be valid unless approved by an executive officer of the Insurance Company and evidenced by endorsement hereon, or by amendment hereto signed by the Employer and by the Insurance Company.

SECTION 13. ADDITIONAL PROVISIONS.—

X	X	X
X	X	X
X	X	X
X	X	X
X	X	X

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