



## Continue to be there for your loved ones with Life Insurance

Life Insurance helps to provide a more financially secure future.

**There are competitively priced ways to protect your family and finances in the event something happens to you.** For many people, group term life insurance can help ensure<sup>1</sup> that if the unforeseen should happen, short- and long-term financial obligations could be met. If you have a spouse, domestic partner and/or children, they may rely on you to help keep the household running. It's important to take steps to make sure your family would be financially prepared if you were no longer there to handle expenses like:



- Mortgage or rent payments
- Utilities
- Insurance premiums
- Childcare/education fees
- Transportation
- Credit card bills

**Accidental death and dismemberment benefits (AD&D)<sup>2</sup>** can provide financial security should a sudden accident take your life or cause you serious loss or harm. This supplemental coverage helps protect you 24 hours a day, 365 days a year.

**You asked.  
We answered.**

**Why sign up for Life Insurance? Find out with some FAQs.**

### I already have life insurance through my employer. Why get more?

**A.** While having some life insurance provided by your employer is a great benefit, chances are it may not be enough to adequately provide for your family now and years from now. Additional life insurance can give your family greater financial security.

### How are claims paid?

**A.** Proceeds are paid to your beneficiary through a tax-free death benefit.

### How much life insurance do I need?

**A.** It may be more than you have now. You should keep in mind that insurance needs change as your life changes — for example, getting married, starting a family, or purchasing a home. Usually many people are surprised to learn that they may not have enough life insurance to cover the many expenses their loved ones may face. We've made it very simple. To help you determine the amount of coverage you may need go to **[www.metlifeeasier.com](http://www.metlifeeasier.com)** and click on the easy-to-use life insurance calculator to find your answer in minutes.

### How much does a MetLife insurance plan cost?

**A. It may be less expensive than you think.** MetLife has designed these group life insurance plans to be an economical way for you to provide for your family. You'll enjoy competitive group rates, with a wide range of coverage options to choose from. Exact rates can be found in the enrollment materials provided by your employer.

### How do I pay for my coverage?

**A. Premiums are conveniently paid through payroll deduction,** so you don't have to worry about writing a check or missing a payment.

### What is a Statement of Health (SOH) and how will I know if I need it?

**A. An SOH<sup>3</sup> is a series of questions which are asked to help us evaluate your overall health.** Depending on your employer/group's plan and the amount of coverage you request, you or your dependent may be asked to complete an SOH. In the event SOH is required, your plan administrator will trigger the start of the process for you and instructions will be provided at that time.

### What other benefits are included?

**A. This plan also includes access to services through MetLife Advantages<sup>SM</sup> that help you navigate what life may bring — at no additional cost to you:**

**Grief Counseling<sup>4</sup>** is available with basic term life insurance, provides the insured and dependents in-person or telephone sessions with a grief counselor.

### Estate Planning:

**Will Preparation<sup>5</sup>** offers in-person will preparation for you and your spouse/domestic partner at no additional cost when you use a MetLife Legal Plans attorney.

**Estate Resolution Services<sup>5</sup>** is a service where executors or administrators may receive in-person legal assistance with probating your and your spouse's/ domestic partner's estates. Beneficiaries can also consult an attorney for general questions about the probate process.

**Accelerated Benefits Option<sup>6</sup>** provides early access to funds in the event of a terminal illness.

**Portability<sup>8</sup>** provides an opportunity to continue your group term life insurance coverage with MetLife if your coverage terminates due to a qualifying event.

**Funeral Assistance<sup>4</sup>** lets you work with compassionate counselors that assist you with customizing funeral arrangements to honor a loved one's life with personalized one-on-one service.

**Funeral Discount & Planning Services<sup>7</sup>** help alleviate the burden of making funeral arrangements from your loved ones. Get access to the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.

### Have other questions?

Please call MetLife directly at **1-800-GET-MET8**  
**1-800-438-6388** and talk with a benefits consultant.

1. Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.
2. AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Specific information pertaining to your insurance can be obtained by contacting MetLife.
3. All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.
4. Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.
5. Included with Supplemental Life Insurance. Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situated or principally located cases. The Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/ or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
6. You can receive up to 50% of your Life insurance proceeds to a maximum of \$100,000 in the event that you become terminally ill and are diagnosed with less than 6 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time. The Accelerated Benefit Option is also available to spouses insured under Dependent Life insurance plans. This option is not available for dependent child coverage. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse or your family. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000 must be elected.
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8. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. Not approved for group policies situated in AK, FL, KY, MT, ND, NY and WA. If the group policy is issued in an approved state, the discount is available for services offered in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. For coverage issued under a multiple-employer trust, services are not available for WA residents. Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details. MetLife Group Term Life insurance and AD&D is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.

