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## *Metlife Term Life Plan*

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### **BASIC EMPLOYEE LIFE INSURANCE**

This insurance is payable for death from any cause to any person you name as beneficiary.

### **OPTIONAL EMPLOYEE LIFE INSURANCE**

Your employer-sponsored basic life coverage provides important protection for you, but you may need to add to that protection. Now you can...at low group rates and through convenient payroll deductions.

To help meet this need, you have the opportunity to elect additional group life insurance under the optional portion of your program to go along with any personal insurance coverage you may have.

### **OPTIONAL DEPENDENT LIFE INSURANCE**

Provides coverage on:

- Your Spouse
- Child(ren) from 15 days of age to age 19 (to age 25 if wholly dependent upon you for maintenance and support **and** if enrolled as a full-time student in an accredited school or college). Handicapped children can continue to be covered with no age limit.

It is the responsibility of the employee to notify payroll in writing when a dependent becomes ineligible for coverage. Examples of an ineligible dependent are divorce, or a child graduates from college.

### **ACCIDENTAL DEATH AND DISMEMBERMENT**

Benefits under this coverage are payable for accidental death or injury as described in your certificate. All active employees have Basic Accidental Death and Dismemberment coverage.

### **FEATURES**

The plan features easy eligibility and simple enrollment procedures. Furthermore, automatic payroll deductions simplify paperwork. This means less bookkeeping for you and no worries about a lapse in coverage due to missed payments.

**Increases in coverage, a re-entry in the plan and participants who enroll beyond 31 days of employment will be required to provide evidence of insurability satisfactory to MetLife.**

### **LOW COST**

Your cost is lower than for comparable insurance on an individual basis due to the "wholesale" economies inherent in group insurance. Additionally, the System absorbs the cost of administering the program which is underwritten by Metropolitan Life - a leader in the field of group coverage.

**ELIGIBILITY**

You will be eligible for this program if you are a full-time active employee working at least 30 hours per week.

**ENROLLMENT**

Enrollment is simple - just fill out the election card provided by your employer. Make sure you supply all the required information and return the form where you work. That's all. If a Statement of Health was completed, you will be notified as to when coverage starts.

**BENEFICIARY**

You have the right to designate the beneficiary of your choice under employee coverage. You are automatically the beneficiary under Dependent Life.

**WHEN YOUR INSURANCE STARTS**

Your Basic Employee Life Insurance becomes effective on the date of your eligibility (the day after the date you complete 30 days of continuous employment) if you are then actively at work; otherwise, on the day you return to active work. In order for your Optional Employee Life Insurance and Optional Dependent Life Insurance to become effective, it is necessary for you to certify that neither you nor any of your eligible dependents have been "hospitalized" in the last three months prior to your enrollment date. The term "hospitalized" includes inpatient hospital care, hospice care, care in an intermediate or long-term care facility and/or receipt of chemotherapy, radiation therapy or dialysis treatment. However, a confinement which is strictly due to pregnancy or childbirth will not be included in the term "hospitalized".

In addition, coverage will not become effective for you or any dependent who is hospitalized as defined above or who is not performing normal daily activities on the date coverage would otherwise become effective. Normal daily activities means that the individual is not confined at home under the care of a doctor for a sickness or injury or is not entitled to receive any disability income from any source.

If you meet the eligibility requirements described above for date of enrollment and for effective date of coverage, your Optional Employee Life Insurance, if you have enrolled for that coverage, will become effective on the date of your eligibility provided you are then actively at work; otherwise, on the day you return to active work. If you enroll for Optional Dependent Life Insurance, that coverage will become effective on the date your Optional Employee Life Insurance becomes effective, for any dependents who meet the eligibility requirements described above.

**If you or any dependents do not satisfy the eligibility requirements described above for date of enrollment and for effective date of coverage, that person will not become insured for Optional Life Insurance until such person has furnished medical evidence of insurability satisfactory to Metropolitan Life.**

### **REDUCTIONS AT AGE 65 & OVER**

If you remain in active service beyond age 65 your combined amount of Basic, AD&D and Optional Employee Life Insurance will reduce as follows:

<u>Attained Age</u>	<u>Percent of Original Amount</u>
65	65%
70	50%

### **TERMINATION OF COVERAGE**

All insurance under this plan will terminate upon the earlier of termination of employment, when the plan ceases or when you withdraw from the plan. Nevertheless, if you should die within 31 days thereafter, your life insurance will still be paid to the beneficiary. If any of your covered dependents should die within such 31 day period, the amount of Life Insurance on account of such dependent will be paid to you.

### **EXTENDED DEATH BENEFITS DURING DISABILITY**

If an insured becomes totally disabled prior to age 65, the amount of life insurance will be continued without payment of premium provided evidence of disability is submitted annually. However, your insurance will be subject to reduction as shown under "Reductions at ages 65 & Over" above. Continued protection terminates at age 70.

### **CONVERSION**

If your employment terminates while you are covered under the plan or when you are approved for long term disability, you may purchase without medical evidence of insurability, any individual insurance policy, except a term policy, issued by Metropolitan Life in any amount up to the amount of your coverage in effect on your date of termination. You must apply for this policy within 31 days after the date your employment terminates. This privilege applies to Optional Employee Life Insurance and Dependent Life Insurance as well as the Basic Employee Life Insurance.

### **SUICIDE EXCLUSION**

No Optional Employee Life or Optional Dependent Life Benefits are payable if you commit suicide within two years from the effective date of the coverage.

### **THE ACCELERATED BENEFIT OPTION (ABO)**

Metropolitan Life Insurance Company has included an Accelerated Benefit Option (ABO) as part of your group life benefits. Under this option, if you are diagnosed as having a terminal illness, you may be eligible to receive a portion of your group life benefits at such a difficult time. Please refer to your Group Certificate for details.

### **PORTABILITY**

Portability allows employees whose coverage ends due to certain qualifying events to continue their current (or a lesser) amount of insurance. Portability applies to Employee Optional Life Insurance only.

**Qualifying Events Include:**

- Termination of Employment
- Retirement
- Change in employee class which results in the termination of Optional Life Benefits.

You must apply for this coverage within 31 days after your employment terminates. The minimum face amount which an employee may elect portability is \$10,000. Portable coverage reduces to 50% on January 1st of the year the insured attains age 70 and terminates on January 1st of the year the insured attains age 80. When portable coverage ends, insured individuals have the right to convert to an individual policy.

**SCHEDULE OF BENEFITS**

**BASIC EMPLOYEE LIFE INSURANCE and AD&D (No cost to you)**

<u>Annual Salary</u>	<u>Benefit Amount*</u>
Less than \$10,000	\$10,500
\$10,000 - 15,000	\$17,500
\$15,001 - Over	\$24,500
County Commissioners	\$10,500

**OPTIONAL EMPLOYEE LIFE INSURANCE**

Your choice of the following amounts:\*

\$150,000, \$100,000, \$50,000, \$40,000, \$30,000, \$20,000, \$10,000

\*See "Reductions at age 65 & Over."

**OPTIONAL DEPENDENT LIFE INSURANCE**

\$10,000 on your spouse  
\$5,000 on each of your eligible children\*\*

You choose either:

- ♦ Family coverage
- ♦ Spouse only coverage; or
- ♦ Child(ren) only coverage

\*\*Children age 15 days up to 6 months have a death benefit of \$500.

**Optional Dependent Life Insurance is available only to those eligible employees who are insured for Optional Employee Life Insurance.**

### YOUR SEMI-MONTHLY COST

Optional Employee <u>Life Insurance</u>	Payroll Deduction <u>24 pay periods</u>
\$150,000	\$21.38
\$100,000	\$14.25
\$50,000	\$7.13
\$40,000	\$5.70
\$30,000	\$4.28
\$20,000	\$2.85
\$10,000	\$1.43

#### **Optional Dependent Life Insurance (based on 24 Deductions)**

Family Coverage	\$1.83
Spouse Only Coverage	\$1.23
Child(ren) Only Coverage	\$0.60*

\*Regardless of the number of children. \$500 benefit for child(ren) age 15 days up to 6 months.

#### **CLAIMS PROCEDURE**

Claim forms needed to file for benefits under the group insurance program can be obtained from your employer who will also be ready to answer questions about the insurance benefits and to assist in filing claims. The instructions on the claim form should be followed carefully. This will expedite the processing of the claim. Be sure all questions are answered fully. If there is any question about a claim payment, an explanation can be requested from your employer, who is usually able to provide the necessary information.

This brochure has been prepared to give you the highlights of coverage now being offered by your employer, and is subject to the terms and conditions of the Master Policy.

This insurance is underwritten by Metropolitan Life Insurance  
New York, New York 10010.

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