
MetLife Term Life Plan

- **Basic Employee Life & AD&D Insurance**
- **Optional Employee Life & AD&D Insurance**
- **Optional Dependent Life Insurance (Spouse Life & AD&D Insurance)**

BASIC EMPLOYEE LIFE & AD&D INSURANCE

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

ACCIDENTAL DEATH & DISMEMBERMENT

Benefits under this coverage are payable as described in your certificate.

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 **14 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 be covered with no age limit, as long as the child is covered prior to age 19 or to age 25 if a full-time student.

FEATURES

The plan features easy eligibility and simple enrollment procedures. And as an employee there is no need for proof of medical insurability unless you take a coverage amount over \$50,000. Furthermore, automatic payroll deductions simplify paperwork. This means less bookkeeping for you and no worries about a lapse in coverage due to missed payments.

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 MetLife Insurance Company - a leader in the field of group coverage.

ELIGIBILITY

You will be eligible for insurance 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. 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 if you are then actively at work; otherwise, on the day you return to active work.

If you have elected Optional Employee Life Insurance or Optional Dependent Life insurance you will be notified as to when that coverage begins. Anyone electing not to enroll when first eligible or within 30 days thereafter can enroll later only if evidence of insurability satisfactory to MetLife Insurance Company is provided.

STATEMENT OF HEALTH

Increases in coverage, a re-entry in the plan, amounts over the guaranteed issue limits, and participants who enroll 31 days beyond the eligibility period will be required to provide evidence of insurability satisfactory to MetLife.

REDUCTIONS AT AGE 70 & OVER

If you remain in active service beyond age 70 your combined amount of Basic and Optional Employee Life Insurance will reduce as follows:

<u>Attained Age</u>	<u>Percent of Original Amount</u>
70	65%
75	45%
80	30%

TERMINATION OF COVERAGE

All insurance under this plan will terminate upon the earlier of retirement, 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.

DISABILITY

The waiver benefit applies to disabilities beginning before age 60. MetLife must be notified of the disability within 12 months of the date the insured's disability begins. After inception of disability, there is a 9 month waiting period before benefits begin. During the waiting period, normal monthly deductions are taken, which are not refundable. This means that employees who become disabled on or after the effective date of coverage and before age 60 and whose application for disability is approved has continuing coverage without premium payment until death, or recovery or age 65, whichever is earliest. If the employee remains on disability at age 65, the death benefit will reduce to zero.

ACCELERATED BENEFIT OPTION

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.

CONVERSION

If your employment terminates while you are covered under the plan, you may purchase without medical evidence of insurability, any individual insurance, except a term policy, issued by Metropolitan Life. The amount of the individual contract may not be more than the amount of your life 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. This privilege is the employees responsibility. It is not automatic.

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.

The minimum face amount which an employee may elect portability is **\$20,000**. When portable coverage ends, insured individuals have the right to convert to an individual policy.

Qualifying Events Include:

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

SUICIDE EXCLUSION

No Optional Employee Life Benefits are payable if you commit suicide within two years from the effective date of the coverage. This exclusion also applies to Optional Dependent Life Benefits.

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 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.

BASIC EMPLOYEE LIFE & AD&D INSURANCE

All Eligible Employees (No cost to you) \$10,000*

OPTIONAL EMPLOYEE LIFE & AD&D INSURANCE

Your choice of the following amounts:*

Increments of \$10,000 to \$100,000

Increments of \$50,000 from \$100,000 to \$250,000

To be eligible for over \$50,000 of coverage you must furnish medical evidence of insurability satisfactory to Metropolitan Life.

OPTIONAL DEPENDENT LIFE INSURANCE

Spouse Life & AD&D Insurance:

Increments of \$10,000 to \$50,000*

To be eligible for \$20,000 coverage and above your spouse must furnish medical evidence of insurability and you must elect a minimum of \$20,000 and above of Employee Optional Life Insurance.

Child(ren):

Increments of \$5,000 to \$25,000

To be eligible for coverage above \$5,000 you must furnish medical evidence of insurability for your dependent children.

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

*See "Reductions at age 70 & Over

Rates (based on 10 pay periods)

Optional Employee Life & AD&D	Deduction	Optional Spouse Life & AD&D	Deduction	Optional Child Coverage	Deduction
\$10,000	\$2.52	\$10,000	\$7.08	\$5,000	\$1.20
\$20,000	\$5.04	\$20,000	\$14.16	\$10,000	\$2.40
\$30,000	\$7.56	\$30,000	\$21.24	\$15,000	\$3.60
\$40,000	\$10.08	\$40,000	\$28.32	\$20,000	\$4.80
\$50,000	\$12.60	\$50,000	\$35.40	\$25,000	\$6.00
\$60,000	\$15.12				
\$70,000	\$17.64				
\$80,000	\$20.16				
\$90,000	\$22.68				
\$100,000	\$25.20				
\$150,000	\$37.80				
\$200,000	\$50.40				
\$250,000	\$63.00				

GROUP POLICY AND CERTIFICATE

The insurance briefly described in this folder is subject to the terms and conditions of the Group Policy issued by the Metropolitan Life Insurance Company. If you become insured, you will receive a certificate outlining your benefits under the policy.

This information has been prepared to give you the highlights of coverage now being offered by your School Board to meet your insurance needs. For details please ask your Payroll Department below for assistance.

PLAN ADMINISTRATOR

Johnson County Schools
211 N. Church Street
Mountain City, TN 37683
423-727-2640

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

If you have any questions regarding your statement of health or life insurance claim, please call MetLife at: (800) 638-6420.

MetLife®