

# *MetLife Employee Basic Life and AD&D*

## **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 you may have. Matching Supplemental Accidental Death and Dismemberment amounts apply to employees electing Supplemental Life coverage.

## **ACCIDENTAL DEATH AND DISMEMBERMENT**

Benefits under this coverage are payable 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. There is no need for a medical exam if you sign up during the enrollment period. 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 economics 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.

## **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.

## **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 meet the eligibility requirements described above for date of enrollment and for effective date of coverage, your Optional 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.

### **REDUCTIONS AT AGE 70 AND OVER**

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

<b>Attained Age</b>	<b>Percent of Original Amount</b>
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.

### **DISABILITY**

Your insurance may be continued during your disability provided your employer continues premium payments on your behalf. However, your insurance will be subject to reduction as shown under “Reductions at ages 70 & Over” above.

### **CONVERSION**

If your employment terminates while you are covered under the plan, 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 as well as the Basic Life Insurance.

### **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.

The minimum face amount which an employee may elect portability is \$20,000. 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.

## **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.

## **SUICIDE EXCLUSION**

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

## **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.

## **BASIC EMPLOYEE LIFE INSURANCE AND AD&D**

All Eligible Employees: \$20,000\* (No cost to you)

\*See "Reductions at age 70 & Over"

## **OPTIONAL EMPLOYEE LIFE INSURANCE AND AD&D**

Your choice of the following amounts:\*

\$50,000 / \$40,000 / \$30,000 / \$20,000 / \$10,000

\*See "Reductions at age 70 & Over"

<b>YOUR MONTHLY COST</b>	
<b>Optional Employee Life Insurance and AD&amp;D</b>	<b>Monthly Deduction</b>
\$50,000	\$12.50
\$40,000	\$10.00
\$30,000	\$7.50
\$20,000	\$5.00
\$10,000	\$2.50

This material has been prepared to give you the highlights of coverage now being offered by your School/Government to meet your insurance needs. For details please ask your personnel office or refer to the certificate of insurance that you will receive after you have signed up for protection.

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

# **MetLife™**