

## Life Insurance and AD&D

Life insurance is a cost-effective way to protect your family and your finances. It helps ensure your short- and long-term financial obligations could be met if something unforeseen happens to you.



# Why are life and accidental death & dismemberment insurance important?



**They are competitively-priced ways to protect your family and finances in the event something happens to you.** For many people, these coverages help ensure 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
- Insurance premiums
- Transportation
- Utilities
- Child care/education fees
- Credit card bills

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

### Q. 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.

### Q. 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. 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 help you determine the amount of coverage you may need now: 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.

**It's important to review your life insurance needs periodically to ensure that your family is protected.**

Have other questions?  
Please call MetLife directly at  
**1 800 GET-MET8**  
(1-800-438-6388)]  
and talk with a benefits consultant.

## Life Insurance and AD&D

### Q. 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.

### Q. How do I pay for my coverage?

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

### Q. How are claims paid?

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

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

**A. Statement of Health (SOH) 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 a 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.

### Q. 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.**

**Funeral Discount & Planning Services<sup>1</sup>** Helps 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.

**Will Preparation Services<sup>2</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>2</sup>** With this service, 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.

**Portability<sup>3</sup>** Provides an opportunity to continue your group term life insurance coverage with MetLife if your coverage terminates due to a qualifying event.

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

**[Beneficiary Grief Counseling<sup>5</sup>]** Personalized counseling sessions to meet your beneficiary's needs. Any beneficiary who receives the life insurance proceeds is eligible for up to 5 counseling sessions. These sessions can be in-person or by phone with one of LifeWorks' network of counselors who provide professional, confidential support during difficult times.

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

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

**Estate Planning Services<sup>7</sup>** Employees can choose to complete wills and other important estate planning documents quickly and easily online with access to online notary services, or work one-on-one with an attorney, in-person or on the phone, to prepare or update a will, living will or power of attorney.

1. 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. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral services held 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 funeral services discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

2. Will Preparation Services and Estate Resolution Services are offered by MetLife Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, Will Preparation Services and Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI. In some states, Will Preparation and Estate Resolution Services are subject to regulatory approval and are not currently available. These services are provided at no cost to those who purchase Supplemental Life Insurance only.

3. To take advantage of this benefit, coverage of at least \$10,000 must be elected. Increases, decreases, minimum and maximum coverage amounts are subject to state availability. Please contact your plan administrator or refer to your certificate for specific details.

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. [Beneficiary Grief Counseling 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. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.]

6. When life expectancy is certified by a physician to be 12 months or less. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. 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. [

7. Digital Estate Planning is not available for customers situated in FL or located in GU, PR and VI. It is not included with dependent life coverages or certain GUL/GVUL policies. Domestic Partnerships are not currently supported however members in a domestic partnership may use a MetLife Legal Plans attorney for their planning needs. Online Notary is not available in all states. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI.

Like most group life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.

