

Life Insurance

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 do I need term life insurance?



Life insurance is a cost-effective way to protect your family and finances. Should something unforeseen happen to you, it helps ensure that short- and long-term financial obligations could be met.

If you have a spouse, or a family (domestic partner and/or children), they may rely on you to help keep the household running. Life insurance gives you confidence that your family would be financially prepared without you to handle expenses like:

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

Q. What is term life insurance?

A. A policy that covers you for a fixed period of time that pays a death benefit to your beneficiary if you are no longer here.

Q. What is a beneficiary?

A. The person you choose to receive the life insurance proceeds should something happen to you. It's possible to have multiple beneficiaries and you can update them regularly should your circumstances or needs change.

Q. I already have basic life insurance through my employer, why do I need more?

A. While having life insurance provided by your employer is a great benefit, it's possible that it may not be enough to adequately provide for your family. Additional life insurance can give your family greater financial security if you are no longer here to earn a paycheck.

Q. How much life insurance do I need?

A. Everyone is different, but it may be more than you have now. The insurance you need changes as your life changes — for example, getting married, starting a family or buying a home may change the coverage you need. Many people are surprised to learn that they may not have enough life insurance to cover the many expenses their loved ones may face.

It's simple to determine the amount of coverage you may need now:

Go to www.metlifeeasier.com to calculate how much life insurance may be right for you.

Review your life insurance needs regularly — ensure your family is adequately protected.

Have other questions?
Visit www.metlife.com/USMD to submit a question to GIS, the new plan administrator.



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Q. How much will it cost?

A. It may be less expensive than you think. MetLife's group life insurance plans are an economical way for you to provide for your family with competitive group rates and a wide range of coverage options to choose from. Exact rates can be found at www.metlife.com/USMD.

Q. 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.

Q. How are claims paid?

A. A claim needs to be filed with the life insurance company upon the death of the insured. A tax-free death benefit is paid in a single lump-sum to your chosen beneficiary or beneficiaries.

Q. What is evidence of insurability and how will I know if I need it?

A. Evidence of insurability is a series of questions which are asked to help us evaluate your overall health. You or your dependent(s) will be asked to answer five health questions. MetLife will review those answers and you may be asked to complete a Statement of Health (SOH). In the event SOH is required, MetLife will trigger the start of the process for you and instructions will be provided at that time.

Q. What other benefits are included in this plan?

A. This group life insurance plan may also include:

- **Grief Counseling¹** Provides you and your family up to five face-to-face or telephone sessions with a licensed grief counselor to help cope with a loss or major event.
- **Will Preparation Services²** Offers in-person and phone access to a network of plan attorneys to prepare or update a will, living will or power of attorney.
- **Estate Resolution Services²** Access to legal representation with a MetLife Legal plan attorney both in-person and by phone to help your beneficiaries settle your estate.
- **Accelerated Benefit Option³** In case of terminal illness, you can get early access to a portion of your life insurance proceeds.
- **Portability⁴** Provides an opportunity to continue your group term life insurance coverage with MetLife at competitive rates if you retire or leave the company.
- **Funeral Discount & Planning Services⁵** Access to Dignity Memorial, the largest network of funeral homes and cemeteries, to pre-plan arrangements with a licensed counselor and receive a discount on funeral services.

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1. 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.
 2. Included with Supplemental Life insurance. Will preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. 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.
 3. 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.
 4. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$20,000 must be elected.
 5. 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.

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.

