**Prince George’s County Public Schools
Plan Overview and Cost of Coverage for Active Employees**



This document has important information about what’s available to you as an Employee of Prince George’s County Public Schools.

Use it to:

**Learn** more about the coverage options available to you, special plan features and services and costs for coverage.

**Calculate** your estimated monthly premium payment, which will be conveniently deducted from your paycheck.

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| **Coverage options: MetLife Life Insurance**Specific details regarding these provisions can be found in the booklet certificate. |
| **Who’s Eligible** | **Coverage Choices** | **Enrollment Requirements for New Hires** |
| **Employee** | **Basic Life** (provided by PGCPS): 2 times your salary, to a maximum of $600,000**Optional Life**: $50,000 up to $1,000,000 in $50,000 increments, not to exceed 5 times your annual earnings.  |  You are automatically enrolled in Basic LifeYou may; * Enroll for any amount of coverage, up to 5 times your annual earnings, not to exceed $1,000,000 by providing a statement of health. \*
* Increase your current coverage, up to 5 times your annual earnings, not to exceed $1,000,000 by providing a statement of health. \*
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| **Spouse** | $5,000 up to $50,000 in $5,000 increments(You must apply for employee Optional life coverage in order to apply for spouse coverage.) | If you are in Annual Enrollment, you may; * Enroll for any amount of coverage, up to $50,000 by providing a statement of health. \*
* Increase your current coverage, up to $50,000 by providing a statement of health. \*
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| **Dependent Child(ren)** | $2,000 up to $10,000 in $2,000 increments | No health questions are required.Child(ren)’s eligibility is from 15 days to age 26.Insurance for a Dependent Child may be continued past the age limit if the child is incapable of self-sustaining employment because of a mental or physical handicap as defined by applicable law. Proof of such handicap must be sent to MetLife within 31 days after the date the Child attains the age limit and at reasonable intervals after such date.You must apply for employee optional life coverage in order to apply for child(ren) coverage. |

\*All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife’s underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

**When your coverage will become effective:**

You must be actively at work on the date your coverage becomes effective, and your spouse and eligible child(ren) must not be confined to a hospital on the enrollment date, or at home for any medical reason or be receiving or entitled to receive disability income for any medical reason on the date the coverage is scheduled to become effective. Coverage will become effective First of the month coincident with or next following date of hire following the receipt of your completed application for all requests that do not require additional medical information. Requests for amounts that require additional medical information and are not approved by the date listed above will not be effective until the first of the month following approval from MetLife or the date that the policy’s active at work requirements are met, and for spouse and eligible child(ren) coverage, the date that they are no longer confined to a hospital or at home for any medical reason or receiving or entitled to receive disability income for any medical reason.

**MetLife AdvantagesSM:**

Your plan includes access to MetLife AdvantagesSM—a comprehensive suite of valuable services for support, planning and protection when you need it most at no cost to you. Services include:

### Will Preparation Services1Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney, from Hyatt Legal Plans’ network of over 18,000 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

**Estate Resolution Services**1
Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating you and your spouse’s/domestic partner’s estates. Beneficiaries can also consult an attorney, from MetLife Legal Plans’ network of more than 18,000 participating attorneys, for general questions about the probate process.

**WillsCenter.com**2
Helps you or your spouse/domestic partner prepare a will, living will, Power of Attorney and HIPAA Authorization form on your own, at your own pace, 24 hours a day, 7 days a week.

**Funeral Assistance**3
Services designed to simplify the funeral planning process for your loved ones and beneficiaries to assist them with organizing an event that will honor a loved one’s life from a self-paced funeral planning guide to services such as locating funeral homes, florists and local support groups.

**Grief Counseling**3
Provides you and your dependents up to five private counseling sessions, in-person or by phone, with a professional grief counselor—per event—to help cope with a loss, no matter the circumstances, whether it’s a death, an illness or divorce.

**Total Control Account®**4
The Total Control Account (TCA) is a settlement option that provides your loved ones with a safe and convenient way to manage life insurance proceeds. They’ll have the convenience of immediate access to any or all of their proceeds through an interest bearing account with unlimited check-writing privileges. The Total Control Account also allows beneficiaries time to decide what to do with their proceeds.

**Delivering the Promise®5**
This service is designed to help beneficiaries sort through the details and serious questions about claims and financial needs during a difficult time. MetLife has arranged to have specially-trained third party financial professionals available for assistance in person or by telephone to help with filing life insurance claims, government benefits and help with financial questions.

**Transition Solutions5**
Focuses on guidance and services around insurance and other financial products to help you and your family better prepare for your future in response to benefit changing events.

**Portability**6
Gives you an opportunity to continue your Group Life insurance coverage with MetLife should you leave PGCPS for any reason. Competitive rates9 apply but will likely be higher than your current rates. MetLife will bill you directly. To take advantage of this feature, you must have coverage of at least $10,000 up to a maximum of $1,000,000. Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your plan administrator for specific details. Portability is also available on coverage you’ve selected for your spouse/domestic partner and dependent child(ren). Dependents’ amounts are contingent on the employee’s amount. Increases, decreases and maximums are subject to state availability.

**Additional Plan Features:**

**Waiver of Premiums for Total Disability** (Continued Protection)
You may be eligible to have your optional and dependent life insurance premium waived until you reach age 65 or recover from your disability, whichever is sooner, should you become unable to work due to total disability. Total disability or totally disabled means your inability to do your job and any other job for which you are fit by education, training or experience, due to injury or sickness. The total disability must begin before age 60, and your waiver will begin after you have satisfied a 9, month waiting period of continuous disability.

**Conversion**
You can generally convert your Group Term Life Insurance benefits to an Individual Whole Life Insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment, or a change in your employee class.

**Accelerated Benefits Option**7You can receive up to 80% of your optional life insurance proceeds to a maximum of $800,000 in the event that you become terminally ill and are diagnosed with less than 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

**What’s Not Covered:**

**Optional Life:** Like most insurance plans, this plan has exclusions. For instance, optional and dependent insurance do not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one in North Dakota or Colorado) of an increase in coverage.

There is a two-year contestability period during which any material misstatements made by you can be used by MetLife to deny
a claim.

**Cost of Coverage**

Cost is based on the amount of coverage you elect, your age as of the first of the month after your date of hire. Spouse coverage is based on, your age. The rates shown are the monthly cost per $1,000 of coverage. Monthly cost for dependent child(ren) covers all eligible child(ren).

**Employee, Spouse and Child(ren) Monthly Cost Per $1,000 of Coverage:**

|  |  |  |
| --- | --- | --- |
|  |  **Employee** | **Spouse** |
|  AGE |  Rate |  Rate |
| <25 |  $0.045 |  $0.083 |
|  25-29 |  $0.045 |  $0.083 |
|  30-34 |  $0.045 |  $0.083 |
|  35-39 |  $0.063 |  $0.116 |
|  40-44 |  $0.081 |  $0.149 |
|  45-49 |  $0.135 |  $0.248 |
|  50-54 |  $0.207 |  $0.380 |
|  55-59 |  $0.333 |  $0.611 |
|  60-64 |  $0.513 |  $0.941 |
|  65-69 |  $0.783 |  $1.436 |
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| --- | --- | --- |
|  70-74 |  $ |  $ |
|  |  |  |
|  |  |  |

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|  |  |
| --- | --- |
|  $1.044 |  $ |

 |

|  |  |
| --- | --- |
|  $1.914 |  $ |

 |
|  75+ |

|  |  |
| --- | --- |
|  $1.359 |  $ |

 |

|  |  |
| --- | --- |
|  $2.492 |  $ |

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| **Dependent Child(ren)**  |
|  $0.137 $.[xxx] |

**Calculate Your Premium:**

How to calculate your Employee, Spouse and/or Child(ren) Insurance Monthly Cost:

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| **Example: 40-year-old employee applying for $200,000 of coverage.** |
|  **Steps** |  **Example** |  **Calculate for Yourself** |
| A. Find your age-based rate in the chart above: |  $ 0.081 |  $  |
| B. Choose how much coverage you are applying for: |  $200,000 |  $  |
| C. Divide that coverage amount by 1,000 |   ($200,000 ÷ 1,000) = 200 |  $  |
| **D.** Multiply A x C for estimated **Monthly Cost:** |  **($0.081 x 200) = $16.20** |  $  |
| The above calculation is based on a Twelve-month employee's payroll deduction schedule.  To determine the bi-weekly amount: Twelve-month employees multiply the Monthly Cost x 12/26; Eleven-month employees multiply the Monthly Cost x 12/24, Ten-month employees multiply the Monthly Cost x 12/22. |

1 Included with Supplemental Life Insurance. Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. 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.

2 WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

3 Grief Counseling and Funeral Planning services are provided through an agreement with LifeWorks. 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.

4 Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of $5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife’s general account and are subject to MetLife’s creditors. MetLife bears the investment risk of the assets backing the TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

5 MetLife administers the Transition Solutions Delivering the Promise programs, and has specially trained third party financial professionals to offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.

6 All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least [$10,000][$20,000] must be elected.

7 The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income 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 accelerated 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 accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

This summary provides an overview of your plan’s benefits. These benefits are subject to the terms and conditions of the contract between MetLife and Prince George’s County Public Schools and are subject to each state’s laws and availability.

Life coverage is provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life coverage under your employer’s plan terminates when your employment ceases, when your Life contributions cease, or upon termination of the group contract. Should your life insurance coverage terminate for reasons other than non-payment of premium or voluntary cancellation, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

