Why are life and accidental death & dismemberment insurance important?

The Public Employees Benefits Board (PEBB) Program offers ways to help protect your family and finances in the event something were to happen 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, state-registered 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
- Utilities
- Insurance premiums
- Child care/education fees
- Transportation
- 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 basic life insurance through my employer. Why get more?
A. While having some life insurance provided by your employer is a good benefit, chances are it may not be enough to adequately provide for your family now and years from now. Supplemental life and AD&D insurance can help 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 don’t have enough life insurance to cover the many expenses their loved ones may face. We’ve made it very simple to determine the amount of coverage you need now: Go to the MetLife website at metlife.com/wshca and click on the easy-to-use life insurance calculator to find your answer in minutes.

Q. How much does supplemental life and AD&D insurance cost?
A. It may be less expensive than you think. MetLife has designed the supplemental life and AD&D plans to be an economical way for you to help 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 the PEBB Program and on the MetLife website at metlife.com/wshca.

Q. How do I pay for my supplemental life and AD&D insurance?
A. State agency and higher-education employees: Premiums will be paid through payroll deductions. All other employees: Premiums for supplemental life insurance and supplemental AD&D insurance will be paid to MetLife through direct billing.

Q. How are claims paid?
A. A claim needs to be filed with MetLife upon the death of the insured. Proceeds are paid to your beneficiary through a tax-free death benefit.

Q. What is Evidence of Insurability and how will I know if I need it?
A. Evidence of Insurability, or Statement of Health (SOH), is a series of questions to help evaluate your overall health. Depending on when you enroll or the amount of coverage you request, you or your dependent may be asked to provide Evidence of Insurability. In the event a SOH form is required, MetLife will trigger the start of the process for you and provide instructions at that time.

Q. How do I enroll in supplemental life and AD&D insurance?
A. Enroll online using MetLife’s MyBenefits portal at mybenefits.metlife.com/wapebb.

Q. If I leave employment, can I continue life insurance coverage?

Have other questions?
Please call MetLife directly at 1 866-548-7139 and talk with a benefits consultant.
A. If you’re eligible for portability or conversion due to termination of employment or other reasons, MetLife will send you information and an application. Complete and mail to the address on the application. You may contact MetLife directly at 1-866-548-7139 with any questions.

Portability
Under the portability provision of your PEBB Program employee life insurance, you can apply to continue your employee basic life and supplemental life insurance until age 100 if certain conditions are met.

You may also apply to continue your dependent basic life insurance and your spouse or state-registered domestic partner supplemental life insurance at the same time you apply to continue your own life insurance coverage under the portability provision. Dependent child(ren) and spouse or state-registered domestic partner life insurance may be continued even if you choose not to continue your life insurance.

Any amount of life insurance not ported may be converted.

Conversion
You may convert your basic or supplemental life insurance, your spouse or state-registered domestic partner’s life insurance, or dependent’s life insurance to an individual policy.

Q. How do I cancel my supplemental life and AD&D insurance through MetLife?
A. To cancel your supplemental life and AD&D insurance, you must complete MetLife’s Cancellation of Supplemental Life Insurance form and send it to the address on the form.

Q. What other benefits are included?
A. This plan also includes access to services through MetLife AdvantagesSM that help you navigate what life may bring — at no additional cost to you.

Funeral Discount & Planning Services¹ 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 Services² Offers in-person will preparation for you and your spouse/state-registered domestic partner at no additional cost when you use a MetLife Legal Plans attorney.

WillsCenter.com³ Helps to ensure your final wishes are clear. Prepare or update a will, living will or power of attorney, online through the willscenter.com services.

Estate Resolution Services² With this service, executors or administrators may receive in-person legal assistance with probating your and your spouse’s/state-registered domestic partner’s estates. Beneficiaries can also consult an attorney for general questions about the probate process.

Portability⁴ Provides an opportunity to continue your group term life insurance coverage with MetLife if your coverage terminates due to a qualifying event.

Grief Counseling⁵ Available with basic term life insurance, provides the insured and dependents in-person or telephone sessions with a grief counselor.

Funeral Assistance⁵ 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 Option⁶ Provides early access to funds in the event of a terminal illness.

Travel Assistance⁷ Traveling with peace of mind. Access to medical, travel, and concierge services - 24 hours a day, 365 days a year when traveling internationally or domestically.

Beneficiary Claim Assistance⁸ (Delivering the Promise) Making the claims process easy. Your beneficiaries get guidance from experts as they work through their options and financial needs with our Delivering The Promise services.

Life Settlement Account⁹ (Total Control Account [TCA]) Reducing the pressure of immediate financial decisions. Your beneficiaries can take their time to make the right decision with the flexible settlement option that gives full access to policy funds while earning a guaranteed minimum interest rate.
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. The discount is available for services offered 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 discount is available for “At Need” services only.

2. Will Preparation Services and Estate Resolution Services are offered by MetLife Legal Plans, Inc., 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 certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated 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.

3. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. 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.

4. 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.

5. 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.

6. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. You can receive up to [80/50/100%] of your Life insurance proceeds to a maximum of [$500,000/250,000] in the event that you become terminally ill and are diagnosed with less than [24/12/6] months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time. The Accelerated Benefit Option is also available to spouses insured under Dependent Life insurance plans. This option is not available for dependent child coverage. The ABO benefits are intended to qualify for favorable federal income 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/state-registered domestic partner 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 your public assistance eligibility for you, your spouse/state-registered domestic partner or your family.

7. Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd’s London (not incorporated) through Lloyd’s Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd’s entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

8. MetLife administers the Delivering the Promise program 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 subject to state law, and/or group policyholder direction, the Total Control Account (TCA) 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 TCA, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to the TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

Nothing in these materials is intended to be advice for a particular situation or individual. 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.

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MetLife Group Term Life insurance and AD&D is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GP99/G2130-S