

# United University Professions Group Universal Life (GUL) Plan Overview

You have a special opportunity to apply for Group Universal Life insurance. This document has important information about what's available to you.

## Coverage Options

### MetLife Group Universal Life Insurance (member paid)

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.

| Who's Eligible          | Coverage Choices  | Special Requirements for this Enrollment Period   |
|-------------------------|---|---|
| Active UUP Member       | <ul style="list-style-type: none"><li>• Minimum coverage: \$25,000</li><li>• Supplemental coverage up to \$1,200,000 in \$25,000 increments is available with an online Statement of Health</li></ul> | <ul style="list-style-type: none"><li>• with Statement of Health</li></ul>  |
| Spouse/Domestic Partner | <ul style="list-style-type: none"><li>• Minimum coverage: \$10,000</li><li>• Spouse/Domestic Partner coverage of \$50,000 in \$10,000 increments is available with Statement of Health</li></ul>      | <ul style="list-style-type: none"><li>• with Statement of Health</li><li>• Available as a term rider to the member's coverage</li></ul>   |
| Dependent Child         | <ul style="list-style-type: none"><li>• \$5,000 or \$10,000 coverage</li></ul>  | <ul style="list-style-type: none"><li>• Dependent child(ren) coverage is available on a guaranteed issue basis</li><li>• Available as a term rider to the member's coverage</li></ul> |

## Tax-deferred savings opportunity

GUL offers you the opportunity to contribute extra premiums for savings into a competitive interest-bearing account within the GUL certificate. To obtain the current interest crediting rate please contact MetLife at (800) 756-0124 Monday through Friday, 8:00 a.m. to 8:00 p.m. (EST).

## Annuity distribution

Convert accumulated cash value into a fixed annuity<sup>1</sup> when you retire or leave UUP.

## When your coverage will become effective

First of the month following Statement of Health approval, subject to billing cut-offs. You must be actively at work on the date your coverage becomes effective.

## MetLife Advantages<sup>SM</sup>

The following features and services are available as part of MetLife Advantages<sup>SM</sup> with your GUL Life Insurance Coverage:

**Delivering The Promise® (DTP)<sup>2</sup>** is designed to help beneficiaries sort through the details and serious questions about claims and financial needs during a difficult time. MetLife has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) financial professionals to be available for assistance in-person or by telephone to help with filing life insurance claims, government benefits and help with financial questions.

**Face-to-Face Will Preparation,<sup>3</sup>** offered through MetLife Legal Plans, provides access to a participating plan attorney for preparing or updating wills, living wills and powers of attorney for you and your spouse/domestic partner, at no cost to you. This service can help you to set forth your decisions concerning who cares for your children, who inherits your property, what extraordinary life-prolonging measures you would agree to, and how you want your affairs to be handled.

**Face-to-Face Estate Resolution Service<sup>4</sup>** is a valuable service offered through MetLife Legal Plans. The executors/administrators of both your and your spouse's/domestic partner's estates will have access to the legal services of a participating MetLife Legal Plans attorney to handle probating the estate. You can feel confident that the legal assistance provided to the executor/administrator will help alleviate the administrative burden and, since there is no additional cost for services provided by a network attorney, it will also alleviate the financial burden associated with settling an estate. Beneficiaries can also consult with a network attorney to discuss general questions regarding the probate process.

Nothing in these materials is intended to be advice for a particular situation or individual. Like most group insurance policies, MetLife GUL contains certain exclusions, limitations and terms for keeping them in force. For additional information, please contact an Enrollment GUL Specialist at (800) 756-0124 Monday through Friday, 8:00 a.m. to 8:00 p.m. (ET).

1. Conditions, restrictions and state availability may apply. Please contact your GUL Benefit Specialist for details.
2. MetLife administers the Delivering the Promise program, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing this program through MetLife.
3. Will Preparation Services are offered by MetLife Legal Plans, Inc., 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. 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.
4. Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. The following are not covered by the Estate Resolution Service: Matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate; any disputes with the Policyholder, Employer, Plan Attorneys, 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.

**metlife.com**

The MetLife Group Universal Life Plan (GUL Plan) is a United University Professions (UUP) Member Services Trust-endorsed program. The Member Services Trust receives an amount equal to ten percent (10%) of the Cost of Insurance received by MetLife with respect to the GUL Plan to defray the costs of administering the GUL Plan.

Member Services reminds you that the benefits provided under the GUL Plan are provided by MetLife and neither UUP nor the Member Benefits Trust is responsible or liable for any of the benefits or services you receive or claim thereunder. Please contact Member Services at 800-342-4206 if You experience a problem with any endorsed program.

Group Universal Life (GUL) is issued by Metropolitan Life Insurance Company, New York, NY 10166. Certificate # G.9704(2009



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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