Retiree Term Life Insurance

Retiree Term 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.

Explore the coverage that makes it easy to give yourself and your loved ones more security today and in the future.

Retiree Term Life Insurance Options

For You

$5,000 up to $20,000, in $5,000 increments

Retiree Term Life Coverage Information

Enrollment in this Retiree Term Life insurance plan is available without providing medical information as long as:

For New Retirees

- The enrollment takes place within 60 days from the date you become eligible for benefits
- You are requesting coverage up to $20,000, in $5,000 increments

How to Apply*

- Complete your retiree term life insurance enrollment form and return it to the PEBB Program. Be sure to name your beneficiary. You may access your beneficiary information using the MyBenefits website. It’s easy to use. Just go to https://mybenefits.metlife.com/wapebb.

*All applications are subject to review and approval by Metropolitan Life Insurance Company. Based on the plan design and the amount of coverage requested, Evidence of Insurability may need to be submitted to complete your application.

Who Can Be A Designated Beneficiary?

You can select any beneficiary other than your employer for your Retiree Term Life coverage, and you may change your beneficiary at any time. You can also designate more than one beneficiary. You can name them online using the MyBenefits website (https://mybenefits.metlife.com/wapebb) or by calling 866-548-7139.

Monthly Costs* for Retiree Term Life Insurance

You have the option to purchase Retiree Term Life Insurance. Listed below are your monthly rates (based on your age as of 12/31 of the year prior).

<table>
<thead>
<tr>
<th>Age</th>
<th>Monthly Uni-Tobacco User Cost Per $1,000 of Retiree Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 49</td>
<td>$0.174</td>
</tr>
<tr>
<td>50 – 54</td>
<td>$0.267</td>
</tr>
<tr>
<td>55 – 59</td>
<td>$0.500</td>
</tr>
<tr>
<td>60 – 64</td>
<td>$0.767</td>
</tr>
<tr>
<td>65 – 69</td>
<td>$1.476</td>
</tr>
<tr>
<td>70 – 74</td>
<td>$2.394</td>
</tr>
<tr>
<td>75 – 79</td>
<td>$3.881</td>
</tr>
</tbody>
</table>
Retiree Term Life Insurance

<table>
<thead>
<tr>
<th>Age</th>
<th>Legacy Retiree Coverage</th>
<th>Monthly Cost of Legacy Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 65</td>
<td>$3,000</td>
<td>$7.75</td>
</tr>
<tr>
<td>65 – 69</td>
<td>$2,100</td>
<td>$7.75</td>
</tr>
<tr>
<td>70 +</td>
<td>$1,800</td>
<td>$7.75</td>
</tr>
</tbody>
</table>

*Note: rates are subject to the policy’s right to change premium rates, and the employer’s right to change retiree contributions.

Use the table below to calculate your premium based on the amount of retiree term life insurance you will need.

**Example:** $20,000 Retiree Term Life Coverage

1. Enter the rate from the table (example age 54) $XX.XX $______ 0.267
2. Enter the amount of insurance in thousands of dollars (Example: for $100,000 of coverage enter $100) $100 $______ 20
3. Monthly premium (1) x (2) $XX.XX $______ 5.34

**Legacy Retiree Term Life Insurance and Monthly Costs***

Retirees who remained in the Policyholder’s $3,000 benefit plan prior to January 1, 2017. Listed below are Legacy Retiree rates (based on your age as of 12/31 of the year prior).

<table>
<thead>
<tr>
<th>Age</th>
<th>Legacy Retiree Coverage</th>
<th>Monthly Cost of Legacy Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>80 – 84</td>
<td>$6,286</td>
<td></td>
</tr>
<tr>
<td>85 – 89</td>
<td>$10,179</td>
<td></td>
</tr>
<tr>
<td>90 – 94</td>
<td>$16,489</td>
<td></td>
</tr>
<tr>
<td>95 +</td>
<td>$26,714</td>
<td></td>
</tr>
</tbody>
</table>

*Note: rates are subject to the policy’s right to change premium rates, and the employer’s right to change retiree contributions.

**Once Enrolled, You have Access to MetLife AdvantagesSM — Services to Help Navigate What Life May Bring**

**Beneficiary Claim Assistance** (Delivering the Promise) For support when beneficiaries need it most

This program 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 third party financial professionals to be available to help with filing life insurance claims, government benefits and help with financial questions.

**Life Settlement Account** (Total Control Account)

For immediate access to death proceeds

The Total Control Account® (TCA) settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life claim payment of $5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. TCA death claim payments relieve beneficiaries of the need to make immediate decisions about what to do with a lump-sum check and enable them to have the flexibility to access funds as needed while earning a guaranteed minimum interest rate on the proceeds as they assess their financial situations. Call 1-800-638-7283 for more information about options available to you.

**Will Preparation**

To help ensure your decisions are carried out

When you enroll for retiree term life coverage, you will automatically receive access to Will Preparation Services at no extra cost to you. Both you and your spouse/state-registered domestic partner will have unlimited in-person or telephone access to one of MetLife Legal Plans, Inc nationwide network of 17,500+ participating attorneys for preparation of or updating a will, living will or power of
Retiree Term Life Insurance

attorney.* When you use a participating plan attorney, there will be no charge for the services.* Like life insurance, a carefully prepared will (simple or complex), living will and power of attorney are important.

- A will lets you define your most important decisions, such as who will care for your children or inherit your property.
- A living will ensures your wishes are carried out and protects your loved ones from having to make very difficult and personal medical decisions by themselves. Also called an “advanced directive,” it is a document authorized by statutes in all states that allows you to provide written instructions regarding use of extraordinary life-support measures and to appoint someone as your proxy or representative to make decisions on maintaining extraordinary life-support if you should become incapacitated and unable to communicate your wishes.
- Powers of attorney allow you to plan ahead by designating someone you know and trust to act on your behalf in the event of unexpected occurrences or if you become incapacitated

Call 1-800-821-6400 and a Client Service Representative will assist you.

* You also have the flexibility of using an attorney who is not participating in the MetLife Legal Plans, Inc. network and being reimbursed for covered services according to a set fee schedule. In that case you will be responsible for any attorney’s fees that exceed the reimbursed amount.

Estate Resolution ServicesSM (ERS)

Personal service and compassion assistance to help probate your and your spouse’s/state-registered domestic partner’s estates.

MetLife Estate Resolution ServicesSM provides probate services in person or over the phone to the representative (executor or administrator) of the deceased retiree’s estate and the estate of the retiree’s spouse/state-registered domestic partner. Estate Resolution Services include preparation of documents and representation at court proceedings needed to transfer the probate assets from the estate to the heirs and completion of correspondence necessary to transfer non-probate assets. ERS covers participating plan attorneys’ fees for telephone and face-to-face consultations or for the administrator or executor to discuss general questions about the probate process.

WillsCenter.com*

Self-service online legal document preparation

Retirees and spouses/state-registered domestic partners have access to WillsCenter.com, an online document service to prepare and update a will, living will, power of attorney, funeral directive, memorandum of wishes or HIPAA authorization form in a secure 24/7 environment at no additional cost. This service is available with all life coverages. Log on to www.willscenter.com to register as a new user.

Conversion

For protection after your coverage terminates

You can generally convert your group retiree term life insurance benefits to an individual whole life insurance policy if your coverage terminates in whole or in part due to termination of the group policy or change in eligible class. Conversion is available on all group life insurance coverages. If you experience an event that makes you eligible to convert your coverage, please call 1-877-275-6387 to begin the conversion process. Please contact MetLife for more information.

If you have questions, call 1-866-548-7139.

Visit www.metlife.com/wshca-retirees to find plan information, documents, a life insurance calculator, and more!
1- 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.

2- The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCAs are maintained in MetLife's general account and are subject to claims of MetLife's creditors. MetLife bears the investment risk of the assets backing TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

3- Will Preparation and MetLife 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 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. 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.

4- 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.

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 WA State Health Care Authority PEBB and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the life insurance program underwritten by MetLife, please contact your benefits administrator or MetLife. Nothing in these materials is intended to be advice for a particular situation or individual. Like most group life insurance policies, MetLife group policies contain exclusions, limitations, terms and conditions for keeping them in force. Please see your certificate for complete details.

Retiree Term Life coverage is provided under a group insurance policy (Policy Form GPNP16-WSHCA) issued to your employer by MetLife. Life coverages under your employer’s plan terminates, when your Retiree Term Life contributions cease, or upon termination of the group contract. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.