Why are Life and Accidental Death & Dismemberment Insurance important?

Your employer—through the School Employees Benefits Board (SEBB) Program—offers ways for you to protect your family and finances if something were to happen to you. For many people, these coverages help ensure that if the unforeseen should happen, your family could meet their short and long-term financial obligations. 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 to handle expenses like:

- Mortgage or rent payments
- Insurance premiums
- Utilities
- 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 and AD&D insurance through my employer. Why get more?

A. While having basic life insurance provided by your employer is a good benefit, it’s possible it may not be enough to adequately provide for your family. Supplemental life and AD&D insurance can 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-sebb 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 insurance plans to be an economical way for you to 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 SEBB Program and on the MetLife’s website at metlife.com/wshca-sebb.

Q. How do I pay for my supplemental life and AD&D insurance?

A. Premiums are paid through various billing methods and depends on the billing method assigned to your employer. Please contact your employer for more information.
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/wasebb or by completing a paper enrollment form. Note: It can take up to 30 days to process the MetLife enrollment/change paper form. If you have any questions about enrollment or need to request paper forms, please contact MetLife at 1-833-854-9624.

Q. If I leave employment, can I continue life insurance coverage?
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 1-833-854-9624 with any questions.

Portability
Under the portability provision of your SEBB 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.¹

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 Advantages℠ 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.com® 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 Services® 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.

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

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

Funeral Assistance® 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 Option® Provides early access to funds in the event of a terminal illness.

Travel Assistance® 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 Assistance® (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 Account® (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"). 1930-Akin 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 all 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, and NY.

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, Warren, RI. In some states, Will Preparation and Estate Resolution Services are subject to regulatory approval and are not currently available. These services are provided at no cost to those who purchase Supplemental Life Insurance only.

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. 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. 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 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 of London, 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.

9. 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.

1. 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.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group insurance policies, MetLife group life insurance policies contain certain exclusions, limitations, reductions of benefits and term for coverage. Any such exclusions, reductions or limitations will be described in the life insurance certificate, the terms of which govern MetLife’s provision of coverage.