School Employees Benefits Board (SEBB)
Program Plan Overview and Cost of Coverage

You may enroll in supplemental life insurance, in addition to the basic life insurance provided by your employer. Use this document 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.

Enroll by visiting the MetLife website at mybenefits.metlife.com/wasebb.

MetLife Supplemental Life Insurance
Specific details regarding these provisions can be found in the booklet certificate.

<table>
<thead>
<tr>
<th>Who's Eligible</th>
<th>Coverage Choices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$10,000 up to $1,000,000 in $10,000 increments</td>
</tr>
<tr>
<td>Spouse or State-Registered Domestic Partner</td>
<td>$5,000 up to $500,000 in $5,000 increments</td>
</tr>
<tr>
<td></td>
<td>Not to exceed 50% of employee supplemental life insurance benefits.</td>
</tr>
<tr>
<td>Dependent Child(ren)</td>
<td>$5,000, $10,000, $15,000 or $20,000</td>
</tr>
</tbody>
</table>

You must apply for coverage for yourself to apply for spouse or state-registered domestic partner and/or dependent child(ren).

*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.

What is Supplemental Accidental Death & Dismemberment (AD&D) Insurance?
Supplemental accidental death & dismemberment (AD&D) insurance complements your supplemental life insurance with coverage for severe accidents or loss of life on or off the job. AD&D insurance pays benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, or if you suffer a covered fatal accident.

MetLife Supplemental AD&D Insurance

<table>
<thead>
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<th>Who's Eligible</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$10,000 up to $250,000 in $10,000 increments</td>
</tr>
<tr>
<td>Spouse or State-Registered Domestic Partner</td>
<td>$10,000 up to $250,000 in $10,000 increments</td>
</tr>
<tr>
<td>Dependent Child(ren)</td>
<td>$5,000 up to $25,000 in $5,000 increments</td>
</tr>
</tbody>
</table>
When your coverage will become effective

You must be Actively at Work on the date your coverage becomes effective. Your coverage must be in effect in order for your spouse/state-registered domestic partner's and eligible children's coverage to take effect. In addition, your spouse or state-registered domestic partner and eligible child(ren) must not be home or hospital confined or receiving or applying to receive disability benefits from any source when their coverage becomes effective.

If Actively at Work requirements are met, coverage will become effective on the first of the month following the receipt of your completed application for all requests that do not require additional medical information. A request for your amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of the date that notice is received that MetLife has approved the coverage or increase if you meet Actively at Work requirements on that date, or the date that Actively at Work requirements are met after MetLife has approved the coverage or increase. The coverage for your spouse or state-registered domestic partner and eligible child(ren) will take effect on the date they are no longer confined, receiving or applying for disability benefits from any source or hospitalized.

Who can be a designated beneficiary?

You can select any beneficiary(ies) other than your employer for your basic and supplemental coverages, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary. You are the beneficiary for your dependent coverage.

MetLife AdvantagesSM

Your plan(s) 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 Services¹
Offers you and your spouse or state-registered domestic partner unlimited face-to-face or telephone meetings with an attorney from MetLife Legal Plans’ network of over 18,500 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

Estate Resolution Services¹
Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse's or state-registered domestic partner’s estates. Beneficiaries can also consult an attorney, from MetLife Legal Plans’ network of more than 18,500 participating attorneys, for general questions about the probate process.

WillsCenter.com²
Employees and spouses or 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 the willscenter.com website to register as a new user.

Funeral Discounts and Planning Services³
As a MetLife group life policyholder, you and your family may have access to funeral discounts, planning and support to help honor a loved one’s life — at no additional cost to you. Dignity Memorial provides you and your loved ones access to discounts of up to 10% off of funeral, cremation and cemetery services through the largest network of funeral homes and cemeteries in the United States. When using a Dignity Memorial Network you have access to convenient planning services — either online at the finalwishesplanning.com website, by phone (1-866-853-0954), or by paper — to help make final wishes easier to manage. You also have access to assistance from compassionate funeral planning experts to help guide you.

Grief Counseling⁴
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.

Travel Assistance⁵
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.
Delivering the Promise®
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 for specially trained third-party 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.

Transition Solutions
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
Gives you an opportunity to continue your Group Life insurance coverage with MetLife should you become ineligible for SEBB Program benefits for any reason. Competitive rates 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 $2,000,000. 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 or state-registered 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 Basic, Supplemental and Dependent Term Life insurance premium waived until you reach age 60 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 6-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 other change in your eligibility for SEBB Program benefits. Please note that conversion is not available for AD&D coverage.

Accelerated Benefits Option
You can receive up to 80% of your supplemental life insurance proceeds (up to a maximum of $500,000) if you become terminally ill and are diagnosed with less than 24 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Cost of coverage
Cost is based on the amount of coverage you elect, your age as of December 31 of the prior year and your smoking status. Spouse or state-registered domestic partner coverage is based on your age as of December 31 of the prior year as well as your spouse’s or state-registered domestic partner’s smoking status. The rates shown are the monthly cost per $1,000 of coverage. The monthly cost for dependent children covers all eligible children.

<table>
<thead>
<tr>
<th>Monthly Supplemental Life Insurance for Employees and Spouse or State-Registered Domestic Partner and Child(ren):</th>
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<tbody>
<tr>
<td><strong>Employee and Spouse or State-Registered Domestic Partner (Monthly Cost per $1,000 of Coverage)</strong></td>
</tr>
<tr>
<td><strong>AGE</strong></td>
</tr>
<tr>
<td>Under 25</td>
</tr>
<tr>
<td>25-29</td>
</tr>
<tr>
<td>30-34</td>
</tr>
<tr>
<td>35-39</td>
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<td>40-44</td>
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<td>45-49</td>
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<td>55-59</td>
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<td>60-64</td>
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<tr>
<td>65-69</td>
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<tr>
<td>70+</td>
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<tr>
<td><strong>Child(ren) Monthly Cost of Coverage:</strong></td>
</tr>
<tr>
<td>$5,000</td>
</tr>
<tr>
<td>$10,000</td>
</tr>
<tr>
<td>$15,000</td>
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<tr>
<td>$20,000</td>
</tr>
</tbody>
</table>
Calculate your premium

How to calculate your Employee supplemental life and AD&D insurance monthly cost:

**Example: 40-year-old non-tobacco users applying for $200,000 of coverage.**

<table>
<thead>
<tr>
<th>Steps</th>
<th>Example</th>
<th>Calculate for yourself</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Find your age-based rate in the chart above:</td>
<td>$ 0.088</td>
<td>$ ____________</td>
</tr>
<tr>
<td>B. Choose how much coverage you are applying for:</td>
<td>$200,000</td>
<td>$ ____________</td>
</tr>
<tr>
<td>C. Divide that coverage amount by 1,000</td>
<td>200 ($200,000 ÷ 1,000)</td>
<td>$ ____________</td>
</tr>
<tr>
<td>D. Multiply A x C for estimated Monthly Cost:</td>
<td>$17.60 ($0.088 x 200)</td>
<td>$ ____________</td>
</tr>
</tbody>
</table>

Repeat steps B-D above to determine the cost for supplemental AD&D insurance coverage.

**What’s not covered**

**Supplemental AD&D Insurance:** Supplemental AD&D insurance coverage does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces or any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

**For questions call 1-833-854-9624.**
1Will 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. These services are provided at no additional cost to those who purchase Supplemental Life Insurance only. 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.

2WillsCenter.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 with internet access regardless of affiliation with MetLife.

3Services 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. 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.

4Grief 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.

5Travel 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.

6MetLife administers the Transition Solutions and 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.

8Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It’s important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.

9The 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 the Washington State Health Care Authority (SEBB Program) 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 eligibility for SEBB Program benefits ends, when your monthly premiums 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.

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.