

## Region VII Education Service Center Purchasing Cooperative Plan Benefits

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

### Supplemental/Optional Term Life Insurance Coverage Options

<b>For You</b>	\$10,000 Increments to a maximum of 5 times pay or \$500,000 Guarantee Issue \$250,000
<b>For Your Spouse/Domestic Partner</b>	\$5,000 increments to a maximum of \$500,000, up to 100% of your coverage amount Guarantee Issue \$50,000
<b>For Your Dependent Children*</b>	Child Under 15 days: \$100 Child 15 days to 6 months old: \$5,000 Child more than 6 months, but less than 1 year old: \$5,000 Child more than 1 year old: \$5,000 increments to a maximum of \$10,000 Guarantee Issue \$10,000

\*Child(ren)'s Eligibility: Dependent children ages from birth/14 days to 26 years old

### Monthly Costs\* for Supplemental/Optional Term Life and Accidental Death and Dismemberment Insurance

You have the option to purchase Supplemental/Optional Term Life Insurance. Listed below are your monthly rates (based on your age as of your last birthday) as well as those for your spouse/domestic partner (based on your spouse/domestic partner's age as of his/her last birthday). Rates to cover your child(ren) are also shown.

Age	Monthly Cost Per \$1,000 of Employee Coverage	Monthly Cost Per \$1,000 of Spouse/Domestic Partner Coverage
Under 30	\$0.065	\$0.065
30 – 34	\$0.075	\$0.075
35 – 39	\$0.085	\$0.085
40 – 44	\$0.135	\$0.135
45 – 49	\$0.185	\$0.185
50 – 54	\$0.315	\$0.315
55 – 59	\$0.525	\$0.525
60 – 64	\$0.805	\$0.805
65 – 69	\$1.345	\$1.345
70 +	\$2.134	\$2.134
<b>Cost for your Child(ren)<sup>†</sup></b>	\$0.139	

† Covers all eligible children

\*Note: rates are subject to the policy's right to change premium rates, and the employer's right to change employee contributions.

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

**Example:** \$100,000 Supplemental Life Coverage

1. Enter the rate from the table (example age 36)	\$ .085	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter \$100)	100	_____
3. Monthly premium (1) x (2)	\$8.50	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.

## **Once Enrolled, You have Access to MetLife Advantages<sup>SM</sup> – For Support, Planning, and Protection when you need it most.**

### **Comfort and guidance for challenging times**

#### **Grief Counseling<sup>1</sup>**

**To help you, your dependents and beneficiaries cope with loss**

Your MetLife employer-paid life insurance plan offers you, your dependents, and your beneficiaries access to grief counseling<sup>1</sup> sessions and related concierge services to help cope with a loss – at no extra cost. Grief counseling services provide valuable, confidential and professional support during a difficult time to help address personal and funeral planning needs. At your time of need, you and your dependents have 24/7 access to a work/life counselor. You simply call a dedicated 24/7 toll-free number to speak with a licensed professional experienced in helping individuals who have suffered a loss. Sessions can either take place in-person, because meeting face-to-face may provide a more personalized experience if you so desire, or by phone. You can have up to five face-to-face grief counseling sessions per event to discuss any situation you perceive as a major loss, including but not limited to death of a loved one, divorce, receiving a serious medical diagnosis or critical illness, or losing a pet.<sup>1</sup> Call 1-855-609-9989 or log on to <https://griefcounseling.harrisrothenberg.net/default.aspx> (Username: metlifeassist; Password: support).

#### **Delivering The Promise<sup>®2</sup>**

***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 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.

#### **Total Control Account<sup>®3</sup>**

***For immediate access to death proceeds***

The Total Control Account<sup>®</sup> (TCA) settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life or accidental death and dismemberment claim payments 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.

#### **Travel Assistance<sup>4</sup>**

***A travel assistance benefit is available when you enroll in MetLife's AD&D coverage.***

Travel assistance services, offered on your AD&D coverage, offers you and your family access to emergency services while you travel, plus the advantage of concierge assistance for personal and work-

related travel and entertainment requests. This service provides you and your dependents with medical, legal, transportation and financial assistance 24 hours a day, 365 days a year when you are more than 100 miles away from home. You also have access to Mobile Assist Service to provide you information to help avoid expensive mobile telephone charges and help effectively use overseas options. Mobile Assist Service also offers a detailed guide that includes essential applications and resources and connects employees to their concierge services. Identity Theft Solutions is also available to help educate you on identity theft prevention and provide assistance in the event you are a victim of identity theft. Please visit the AXA website for more information.

<http://webcorp.axa-assistance.com>

Login: axa

Password: travelassist

## **Professional and in-person resources when it matters**

### **Face-to-Face Will Preparation Service<sup>5</sup>**

***To help ensure your decisions are carried out***

When you enroll for supplemental term life coverage, you will automatically receive access to Will Preparation Services at no extra cost to you. Both you and your spouse/domestic partner will have unlimited in-person or telephone access to one of Hyatt Legal Plans's nationwide network of 13,500 participating attorneys for preparation of or updating a will, living will or power of 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 Hyatt Legal Plans 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.

### **Face-to-Face Estate Resolution Services<sup>SM5</sup> (ERS)**

***Personal service and compassion assistance to help probate your and your spouse's/domestic partner's estates.***

MetLife Estate Resolution Services<sup>SM</sup> provides probate services in person or over the phone to the representative (executor or administrator) of the deceased employee's estate and the estate of the employee's spouse/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<sup>6</sup>**

***Self-service online legal document preparation***

Employees and spouses/domestic partners have access to WillsCenter.com, an online document service to prepare and update a will, living will, power of attorney 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](http://www.willscenter.com) to register as a new user.

## **retirewise<sup>®2</sup>**

A four-part workshop series that offers you comprehensive retirement education. You also have the option to meet with a local financial professional to discuss your specific circumstances and individual goals.

## **Range of solutions for continuing workplace coverage**

### **Portability**

***So you can keep your coverage even if you leave your current employer***

Should you leave your employer for any reason, and your Supplemental Life, Supplemental Dependent Life, Supplemental AD&D, Supplemental Dependent AD&D and Buy-Up Accidental Death and Dismemberment insurance under this plan terminates, you will have an opportunity to continue group term coverage (“portability”) under a different policy, subject to plan design and state availability. Rates will be based on the experience of the ported group and MetLife will bill you directly. Rates may be higher than your current rates. To take advantage of this feature, you must have coverage of at least \$10,000 up to a maximum of \$2,000,000 .

Portability is also available on coverage you’ve selected for your spouse/domestic partner and dependent child(ren). The maximum amount of coverage for spouse/domestic partners is \$250,000; the maximum amount of dependent child coverage is \$25,000. Increases, decreases and maximums are subject to state availability.

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 employer or certificate for specific details.

Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 1-888-252-3607 or contact your employer for more information.

## **Additional Features**

**This insurance offering from your employer and MetLife comes with additional features that can provide assistance to you and your family.**

### **Accelerated Benefits Option<sup>7</sup>**

***For access to funds during a difficult time***

If you become terminally ill and are diagnosed with 12 months or less to live, you have the option to receive up to 80% of your life insurance proceeds. This can go a long way towards helping your family meet medical and other expenses at a difficult time. Amounts not accelerated will continue under your employer’s plan for as long as you remain eligible per the certificate requirements and the group policy remains in effect.

The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g)).<sup>10</sup>

Accelerated Benefits Option is not the same as long term care insurance (LTC). LTC provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that require constant supervision.

The Accelerated Benefits Option is also available to spouses/domestic partners insured under Dependent Life insurance plans. This option is not available for dependent child coverage.

## **Conversion**

### ***For protection after your coverage terminates***

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 change in employee class. Conversion is available on all group life insurance coverages. Please note that conversion is **not** available on AD&D coverage. 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 your employer for more information.

## **Extended Death Benefit**

### ***Provides death benefit coverage***

With this feature, you'll have death benefit protection without premium payment for a period of up to one year following termination of employment if you are Totally Disabled on the date your employment terminates. If you were covered under the plan for less than one year, coverage will be extended for the length of time you were covered.

## **What's Not Covered?**

Like most insurance plans, this plan has exclusions. Supplemental Life and Supplemental Dependent Life Insurance does not provide payment of benefits for death caused by suicide within the first two years (one year for group policies issued in Missouri, North Dakota and Colorado) of the effective date of the certificate or an increase in coverage. This exclusionary period is one year for residents of Missouri and North Dakota. If the group policy was issued in Massachusetts, the suicide exclusion does not apply to dependent life coverage. The suicide exclusion does not apply to residents of Washington, or to individuals covered under a group policy issued in Washington.

Please note that a reduction schedule may apply. Please see your plan administrator/employer or certificate for specific details.

***Accidental Death & Dismemberment (AD&D) coverage complements your Basic and Supplemental Life insurance coverage and helps protect you 24 hours a day, 365 days a year.***

## **Accidental Death & Dismemberment Coverage Options**

This valuable coverage benefits beyond your disability or life insurance for losses due to covered accidents — including while commuting, traveling by public or private transportation and during business trips. MetLife's AD&D insurance pays you benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight.. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

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**Supplemental AD&D Coverage Amounts for You**

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Your Supplemental AD&D amount is equal to your Supplemental Term Life amount.

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**Supplemental AD&D Coverage Amounts for Spouse/Domestic Partner and Child(ren)**

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Your Spouse/ Domestic Partner and child(ren) will be eligible for coverage amounts equal to their amounts of Dependent Term Life coverage.

\*Child(ren)'s Eligibility: Dependent children ages from birth to 26 years old.

**Monthly Cost for Accidental Death & Dismemberment (AD&D) Insurance**

<b>Supplemental Coverage</b>	<b>Monthly Cost Per \$1,000 of Coverage</b>
Employee	\$0.015
Dependent Spouse/Domestic Partner	\$0.015
Dependent Child	\$0.043

## **Covered Losses**

This AD&D insurance pays benefits for covered losses that are the result of an accidental injury or loss of life. The full amount of AD&D coverage you select is called the "Full Amount" and is equal to the benefit payable for the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount, and will be listed in your coverage in a table of Covered Losses. Such losses include loss of limbs, sight, speech and hearing, various forms of paralysis. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

## **Standard Additional Benefits Include**

Some of the standard additional benefits included in your coverage that may increase the amounts payable to you and/or defray additional expenses that result from accidental injury or loss of life are:

- Air Bag
- Seat Belt
- Common Carrier

## **What Is Not Covered?**

Accidental Death & Dismemberment insurance 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, or from food poisoning; 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 active participation in a riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of 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.

## **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.

1 Grief Counseling and Funeral Planning services are provided through an agreement with Harris, Rothenberg International (HRI), Inc. HRI is not an affiliate of MetLife, and the services HRI provides are separate and apart from the insurance provided by MetLife. HRI has a nationwide network of over 35,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. Subject to state regulatory approval, not approved in all states. 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 departments about available company resources. This program is available to a insureds, their dependents and beneficiaries, who must have received a serious medical diagnosis or suffered a loss that has occurred, meaning, the diagnosis or loss must have taken place prior to accessing the grief counseling program. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

2 Delivering the Promise, retirewise and Transition Solutions are part of PlanSmart®, a financial well-being program. The MassMutual financial professionals involved in the PlanSmart program were affiliated with MetLife until July 2016, when MMLIC acquired MSI Financial Services, Inc. MetLife continues to administer the PlanSmart program, but has arranged with MassMutual to

have these specially-trained financial professionals offer financial education and provide personal guidance to employees and former employees of firms providing PlanSmart through MetLife.

3 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.

4 Travel Assistance and Identity Theft Solutions 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.

5 Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio, a MetLife company. 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.

6 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.

7 The Accelerated Benefits Option is subject to state availability and regulation. The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable federal tax treatment. If the accelerated benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not 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 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 Region VII and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.**

*Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminates when your employment ceases when your Life and AD&D contributions cease, or upon termination of the group contract. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent or when a dependent spouse/domestic partner reaches age 70. 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.*