

# Producers' Health Benefits Plan Life Plan Benefits

*Explore the coverage that helps you give yourself and your loved ones more security today...and in the future.*

## **Basic Life and Accidental Death and Dismemberment Insurance (AD&D)**

Your employer provides you with Basic Life insurance coverage and Accidental Death and Dismemberment insurance in the amount of \$25,000.

## **Once Enrolled, You have Access to MetLife Advantages<sup>SM</sup> - Services to Help Navigate What Life May Bring**

**This insurance offering from your employer and MetLife comes with a variety of added features that can provide assistance to you and your family members today and during a difficult time.**

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

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

You, your dependents, and your beneficiaries have access to grief counseling<sup>1</sup> sessions and funeral related concierge services to help cope with a loss – at no extra cost. Grief counseling services provide 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 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, bankruptcy, divorce, terminal illness, or losing a pet<sup>1</sup>. In addition, you have access to funeral assistance for locating funeral homes and cemetery options, obtaining funeral cost estimates and comparisons, and more. You can access these services by calling 1-888-319-7819 or log on to [www.metlifegc.lifeworks.com](http://www.metlifegc.lifeworks.com) (Username: metlifeassist; Password: support).

Download this helpful Funeral Planning Guide at [www.metlife.com/funeralguide](http://www.metlife.com/funeralguide).

## **Life Settlement Account<sup>2</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.

## **WillsCenter.com<sup>3</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, 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](http://www.willscenter.com) to register as a new user.

## **Transition Solutions<sup>3</sup>**

***Assistance identifying solutions for your financial situations***

Transition Solutions is a service designed to help provide assistance in making financial decisions based on the major events in your life including changes in employment or your benefits status or your retirement. Contact your employer or plan administrator for more information. Call 1-877-275-6387 to get in touch with a MassMutual Transition Solutions Specialist.

## **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>4</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 help 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 as long as 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>9</sup>

Accelerated Benefits Option is not the same as long term care insurance (LTC).

## **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 plan administrator.

## **Waiver of Premiums for Total Disability (Continued Protection)**

***Offering continued coverage when you need it most***

If you become Totally Disabled, you may qualify to continue certain insurance. You may also be eligible for waiver of your basic term life insurance premium until you reach age 65, die, or recover from your disability, whichever is sooner.

Total Disability or Totally Disabled means you are unable 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 9-month waiting period of continuous disability. The waiver of premium will end when you turn age 65, die, or recover. Please note that this benefit is only available after you have participated in the term life plan for one year and it is not available on dependent coverage. This one-year requirement applies to new participants in the plan.

If you return to work after completing part or all of the 9-month waiting period and later cease active work due to the same or a related Total Disability while your coverage is being continued, you will be given credit for the prior partial or total completion of the waiting period and it will be considered a continuation

of the original Total Disability. This means that if you completed the waiting period of continuous disability in the original period of disability, you will not need to complete another one.

- You must notify MetLife of the later period of cessation of active work within 12 months of when that period began.
- The amount of insurance being continued will be the same as during the original period of disability, subject to any reductions in coverage amount due to age.

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

## Accidental Death & Dismemberment Coverage

This valuable coverage is available to you even if you already have accident insurance. It provides benefits beyond your disability or life insurance for losses due to covered accidents — 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, or brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

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### Coverage Amounts for You

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Your employer provides you with Accidental Death and Dismemberment insurance in an amount equal to your Basic Life coverage amount of \$25,000.

## Table of 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 your AD&D coverage is called the “Full Amount” and is equal to the benefit payable to the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount, and are listed in the following table of covered losses. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

Covered Losses	Percent of Full Amount
Life	100% of Full Amount
Hand	50% of Full Amount
Foot	50% of Full Amount
Arm	75% of Full Amount
Leg	75% of Full Amount
Sight of one eye	50% of Full Amount
Thumb & index finger of same hand	25% of Full Amount
Speech & hearing	100% of Full Amount
Speech or hearing	50% of Full Amount
Paralysis of both arms and both legs	100% of Full Amount
Paralysis of both legs	50% of Full Amount
Paralysis of the arm & leg on either side of the body	50% of Full Amount
Paralysis of one arm or leg	25% of Full Amount
Brain Damage	100% of Full Amount
Coma	1% monthly up to 60 months

## Standard Additional Benefits Include

**The following benefits are payable in addition to the covered losses listed in the above table:**

- Air Bag
- Seat Belt
- Common Carrier
- Child Care Center

## **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; 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 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.

## **Additional Coverage Information**

### **Who Can Be A Designated Beneficiary?**

You can select any beneficiary(ies) other than your employer, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary.

### **About Your Coverage Effective Date**

You must be Actively at Work on the date your coverage is scheduled to become effective.

If Actively at Work requirements are met, coverage will become effective on 1/1/2019 or 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 an amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of: (1) the date that MetLife approves the coverage or increase if you meet Actively at Work requirements on that date, or (2) the date that Actively at Work requirements are met after MetLife has approved the coverage or increase.

1 Grief Counseling 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. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.

2 Subject to state law, and/or group policyholder requests, 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 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 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.

4 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 Producers' Health Benefits Plan and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.**

Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force.

*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. 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.*

