

# Why are life and accidental death & dismemberment insurance important?

**They are competitively-priced ways to help protect your family and finances in the event something were to happen to you.** For many people, these coverages help ensure that if the unforeseen should happen, short and long term financial obligations could be met. 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 if you were no longer there to handle expenses like:

- Mortgage or rent payments
- Insurance premiums
- Transportation
- Utilities
- Child care/education fees
- 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 life insurance through my employer. Why get more?**

**A. While having some life insurance provided by your employer is a great benefit, chances are it may not be enough to adequately provide for your family now and years from now.** Additional life insurance can help give your family greater financial security.

**Q. How much life insurance do I need?**

**A.** 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 [www.metlife.com/wshca](http://www.metlife.com/wshca) and click on the easy-to-use life insurance calculator to find your answer in minutes.

**Q. How much does a MetLife insurance plan cost?**

**A. It may be less expensive than you think.** MetLife has designed these group life insurance plans to be an economical way for you to help 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 your employer.

**Q. How do I pay for my coverage?**

**A. State agency and higher-education employees:** Premiums will be paid through payroll deductions. **All other employees:** Premiums for Supplemental life insurance and Supplemental AD&D insurance will be paid to MetLife through direct billing.

**Q. How are claims paid?**

**A.** Proceeds are paid to your beneficiary through a tax-free death benefit.

**Q. What other benefits are included?**

**A. This plan also includes access to services through MetLife Advantages<sup>SM</sup> that help you navigate what life may bring — at no additional cost to you.**



**It's important to review your life insurance needs periodically to ensure that your family is protected.**



**Have other questions?**  
Please call  
**MetLife directly at  
1 866-548-7139**  
and talk with a  
benefits consultant.

**Will Preparation Services<sup>1</sup>** 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<sup>2</sup>** Helps to ensure your final wishes are clear. Prepare or update a will, living will or power of attorney, online through the willsceneter.com services.

**Estate Resolution Services<sup>1</sup>** 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<sup>3</sup>** Provides an opportunity to continue your group term life insurance coverage with MetLife if your coverage terminates due to a qualifying event.

**Grief Counseling<sup>4</sup>** Available with basic term life insurance, provides the insured and dependents in-person or telephone sessions with a grief counselor.

**Funeral Assistance<sup>4</sup>** 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<sup>5</sup>** Provides early access to funds in the event of a terminal illness.

**Travel Assistance<sup>6</sup>** 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.

**Digital Storage<sup>7</sup>** (MetLife Infinity) Creating and sharing a digital legacy is easy with *MetLife Infinity*®. Use a digital application to store important documents securely such as deeds, wills, and personal photos and videos

**Beneficiary Claim Assistance<sup>8</sup>** (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<sup>9</sup>** (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. 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, Warwick, 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.
2. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. 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.
3. 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.
4. 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.
5. 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.
6. 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.
7. MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.
8. MetLife administers the Delivering the Promise program, but has arranged for third party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing this program through MetLife.
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.

Nothing in these materials is intended to be advice for a particular situation or individual. Like most group life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.

