

# Basic Term Life / AD&D



## MetLife

### WTIA Plan D Plan Benefits

**Date Prepared:** October 04, 2017

Basic Life: provides a benefit in the event of death	\$250,000 Flat Amount
Plan Maximum	\$250,000
Non-Medical Maximum	\$250,000
Age Reduction Formula	35% at Age 70, 50% at Age 75
Employee Contributions • Basic Life	0%

#### Term Life Features<sup>1</sup>:

- Continuation of Life Insurance while totally disabled as defined by the Group Policy\*<sup>2</sup>
- Accelerated Benefits Option<sup>3</sup>
- Total Control Account<sup>®4</sup>
- WillsCenter.com<sup>®5</sup>
- Portability<sup>7</sup>
- Grief Counseling<sup>8</sup>

#### What Is Not Covered?

Like most insurance plans, this plan has exclusions. In addition, a reduction schedule may apply. Please see your benefits administrator or certificate for specific details.

Life coverages are provided under a group insurance policy (Policy Form GPNP99 or G2130-S) issued to your employer by MetLife. Life coverages under your employer's plan terminates when your employment ceases, when your Life contributions cease, or upon termination of the group insurance policy. Should your life insurance coverage terminate, for reasons other non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

This summary provides for an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and your employer. Specific details regarding these provisions can be found in the certificate. If you have additional questions regarding the Life Insurance program underwritten by Metlife, please contact your benefits administrator or MetLife. Like most group life insurance policies, MetLife group policies contain exclusions, limitations, terms and conditions for keeping them in force. Please see your certificate for complete details.

<sup>1</sup> Features may vary depending on jurisdiction.

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- <sup>2</sup> Total disability or totally disabled means your inability to do your job and any other job for which you may be fit by education, training or experience, due to injury or sickness.
- <sup>3</sup> The Accelerated Benefits Option (ABO) is subject to state availability and regulation.
- <sup>4</sup> Subject to state law, and/or group policyholder direction, the Total Control Account 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 earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs. Guarantees are subject to the financial strength and claims paying ability of MetLife.
- <sup>5</sup> 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.
- <sup>7</sup> Subject to state availability. To take advantage of this benefit, coverage of at least \$10,000 must be elected.
- <sup>8</sup> Grief Counselling 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 counsellors. Counsellors have master's or doctoral degrees and are licensed professionals. Subject to state regulatory approval, not approved in all states. The grief counselling 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 dependants 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 counselling program. Events that may result in a loss are not covered under this program unless and until such loss has occurred.
- \* Does not apply to Dependent Term Life