

## Life Insurance

Life insurance is a cost-effective way to protect your family and your finances. It helps ensure your short- and long-term financial obligations could be met if something unforeseen happens to you.

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

New employees' insurance becomes effective as of the first day of the month following the employment start date unless the employment start date falls on the first day of the month. Coverage is effective on the employment start date if the employment start date falls on the first day of the month. Should you decide not to enroll in the Basic Life insurance coverage when you are first eligible, you must wait until the next annual enrollment period. If you enroll at that time, your coverage will be effective on July 1st. Active employees and retirees are not required to submit Evidence of Insurability for Basic Life and AD&D insurance.

#### Actives and State Retirees Basic Life and AD&D Coverage Amount

**Effective July 1, 2025, the Basic Life coverage amount will be \$10,000.  
This replaces the prior benefit limit of \$5,000, effective through June 30, 2025.**

### Optional Term Life and Accidental Death and Dismemberment (AD&D) Insurance

**New Employees:** In order to enroll in the Optional Life and AD&D insurance program, you must first be enrolled in Basic Life and AD&D insurance. New employees may apply for up to eight times their salary when first eligible. The amount of Optional Life and AD&D insurance you may elect is up to you and is based on a multiple of your annual salary up to a maximum of \$1.5 million. In no event can it be more than eight times your annual salary.

**Late Enrollment:** New employees who do not apply for Optional Life insurance when first eligible, or do not elect the maximum amount at that time, may at any time during the year, enroll or apply to increase their coverage, subject to providing evidence of insurability.

**At Retirement:** Retirees may elect to keep or reduce their Optional Life insurance in force upon retirement. If at the time of retirement, you cancel or reduce your Optional Life insurance, you may apply to reinstate it up to the amount you carried at the time of retirement, subject to providing evidence of insurability. Before retirement, you should review the amount of your Optional Life insurance coverage and its cost to determine whether it will make economic sense for you to keep it when you retire. Optional Life insurance rates significantly increase when you retire and continue to increase based on your age.

#### Actives and State Retirees Optional Life and AD&D Coverage Amounts

**One to eight times your annual salary (as determined by the GIC), rounded to the next lower multiple of \$1,000  
if not already an exact multiple thereof, minus \$1,000**

**OR**

**Amounts in \$1,000 benefit units to a maximum of one times earnings, rounded to the next lower multiple of  
\$1,000 if not already an exact multiple thereof, minus \$1,000.**



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## Life Insurance

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

### Accidental Death & Dismemberment Coverage

This valuable coverage provides 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, or brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

### 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, brain damage and coma. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

### What Is Not Covered by AD&D?

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. Specific information pertaining to your insurance can be obtained by contacting your benefits administrator. Please reference your plan certificate for a complete list of exclusions.

### 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
- Rehabilitative Physical Therapy
- Coma
- Paralysis
- Brain Damage
- Felonious Assault

**Once enrolled for MetLife Life and AD&D coverage, you have access to MetLife Advantages<sup>SM</sup> — services to help navigate what life may bring**

### Grief Counseling (all states except NY)<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 [one.telushealth.com](http://one.telushealth.com) (Username: metlifeassist; Password: support).



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### Empathy<sup>2</sup>

#### Providing additional support services to beneficiaries

Empathy provides beneficiaries with on-demand personalized guidance. From settling the estate to dealing with grief, Empathy's tech-enabled assistance and real-time human support helps MetLife beneficiaries save valuable time while dealing with the challenges that loss brings. Empathy is also available to members who have been diagnosed with a terminal illness and are eligible to accelerate life proceeds under MetLife's Accelerated Benefits Option (ABO). Care Managers provide personalized pre-planning guidance, access to estate planning tools, and other supportive resources designed to help someone focus on their well-being during this difficult time.

To register, call 201-720-1584 or visit online at [Empathy | MetLife Resources | Empathy](#).

### Funeral Discounts and Planning Services<sup>3</sup>

#### Ensuring your final wishes are honored

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 funeral, cremation and cemetery services through the largest network of funeral homes and cemeteries in the United States.

When using the Dignity Memorial Network you have access to convenient planning services — either online at [www.finalwishesplanning.com](http://www.finalwishesplanning.com), 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.

### Beneficiary Claim Assistance<sup>4</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 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>5</sup>

#### For immediate access to death proceeds

The Total Control Account® (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 payment 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.

### Will Preparation<sup>6</sup>

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

When you enroll for optional term life coverage, you will automatically receive access to Will Preparation Services at no extra cost to you. Both you and your spouse will have unlimited in-person or telephone access to one of MetLife Legal Plans, Inc. nationwide network of 18,000+ 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 MetLife Legal Plans, Inc. 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.



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### Estate Resolution Services<sup>SM</sup> (ERS)<sup>6</sup>

#### **Personal service and compassion assistance to help probate your and your spouse's estates.**

MetLife Estate Resolution Services<sup>SM</sup> is available to employees enrolled in optional life and 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. 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.

### Portability<sup>7</sup> – Active Employees Only

#### **Keep your coverage even if you leave your current employer**

Should you leave the GIC for any reason, and your Basic and Optional Term Life and Personal and Optional AD&D 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 \$5,000 up to a maximum of \$1,500,000.

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

### Accelerated Benefits Option (ABO)<sup>8</sup>

#### **Access 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 a minimum of 25% 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, at no cost to you, 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)).

### Conversion

#### **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/employer for more information.

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

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

If you become Totally Disabled, you may be eligible for waiver of your basic and optional term life insurance premium until you die or recover from your disability, whichever is sooner.

Total Disability or Totally Disabled means that due to injury or sickness you are expected to never again be able to do your job or any work at all for wage or profit. The Total Disability must begin before age 60. If you are enrolled in the GIC's Long Term Disability plan through MetLife, your eligibility for Waiver of Premium will automatically be assessed. If you are not enrolled for the Long-Term Disability plan or you are a retiree, you must contact the GIC to apply for Waiver of Premium within two years of the date of your disability. The GIC will submit your application to MetLife. Your insurance premiums must continue to be paid until your Waiver of Premium is approved. Your Accidental Death and Dismemberment insurance ends when you are approved for Waiver of Premium for your basic and optional life insurance.



For additional details regarding MetLife Life Insurance for Active and State Retirees, consult the Life Insurance Handbook and information found in the MetLife/GIC microsite: [www.metlife.com/gicbenefits/](http://www.metlife.com/gicbenefits/)

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1. Grief Counseling and Funeral Assistance services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health 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. Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available to beneficiaries, and insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Not available on all policy forms or in all jurisdictions. Empathy is only available to insureds and beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.
3. Services 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. Not available in some states. 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 are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, 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. For coverage issued under a multiple-employer trust, services are not available for WA residents.
4. Beneficiary Claim Assistance: MetLife administers the PlanSmart program and has arranged to have specially trained third-party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.
5. Total Control Account – 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 assets backing the TCA are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations ([www.NOLHGA.com](http://www.NOLHGA.com) or 703-481-5206) to learn more. FOR FURTHER INFORMATION, CONTACT YOUR STATE DEPARTMENT OF INSURANCE.
6. Included with Supplemental Life Insurance. Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situated or principally located 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.
7. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$5,000 must be elected.
8. ABO -The Accelerated Death benefit due to Terminal Illness Rider pays between 25%-80% of an insured's Life Insurance proceeds (with the balance payable upon final claim) in most states if the insured becomes terminally ill. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit. The ABO benefits are intended to qualify for favorable federal 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 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 your Plan Sponsor, the GIC, and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. 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. Please contact your benefits administrator or MetLife for costs and complete details.

*Life and AD&D coverages are provided under a group insurance policy (Policy Form GPN99/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 insurance policy. 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.*

**Metropolitan Life Insurance Company** | 200 Park Avenue | New York, NY 10166  
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