

# Life Insurance and AD&D

**MetLife**



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

## Frequently Asked Questions

**Q. Why are Life and Accidental Death & Dismemberment insurance important?**

**A. It's a competitively-priced way to protect your family and finances in the event something happens to you.** For many people, they help ensure that if something unforeseen should happen, short and long term financial obligations could be met. If you have a spouse, 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 & 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 give your family greater financial security.

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

**A. Probably more than you have now.** 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.metlifeiseasier.net](http://www.metlifeiseasier.net) and click on the easy-to-use Life Insurance calculator to find your answer in minutes.

[continued >](#)

Have other questions?

Please call  
MetLife directly at  
**1 800 GET-MET8**  
(1-800-438-6388)  
and talk with a  
benefits consultant.

## 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 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. Premiums will be conveniently paid through payroll deduction,** so you don't have to worry about writing a check or missing a payment.

## Q. How are claims paid?

**A. Tax-free proceeds** are paid in a lump-sum to the beneficiary(ies) you choose.

## Q. What other benefits are included?

**A. This plan also includes features and services through MetLife Advantages<sup>SM</sup> for support, planning and protection when you need it most:**

- ✓ **Accelerated Benefit Option<sup>1</sup>**  
Provides early access to funds in the event of a terminal illness.
- ✓ **Will Preparation Services<sup>2</sup>**  
A face-to-face service which offers Will preparation for you at no additional cost.
- ✓ **Estate Resolution Services<sup>2</sup>**  
With this service, executors or administrators may receive face-to-face legal assistance with probating your and your spouse's/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 employee-paid Term Life insurance, provides the insured and dependents up to 5 sessions per event with a grief counselor.

<sup>1</sup> The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will be excludable from your income and 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. 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.

<sup>2</sup> Will Preparation Services and Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, 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.

<sup>3</sup> 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.

<sup>4</sup> Subject to state regulatory approval Grief Counseling 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 46,700 counselors. Counselors have master's or doctoral degrees and are licensed professionals with extensive experience working with people who have suffered a loss.

# MetLife

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