

Life and AD&D Insurance

Product Overview

MetLife



Help ensure that if something unforeseen should happen, short and long term financial obligations could be met.

Why is having enough Life insurance protection important?

Because you'd want your loved ones to be able to meet financial obligations if something should happen to you prematurely.

If you have a spouse/domestic partner and/or children, they may rely on you to help keep the household running. Thirty percent of U.S. households have no life insurance at all.¹ It is 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
- Food
- Child care/education fees

Covering everyday living expenses and household bills is just one part of the life insurance equation. With life insurance ownership so low, many families would probably have trouble keeping up with longer term expenses like:

- College tuition
- Wedding expenses
- Child or aging parent care
- Retirement

It's also important to consider life events that could cause you to need more protection as your financial commitments and lifestyle change. Getting married, having children, buying a home — these are all events that could call for adding more life insurance protection to your portfolio.

How can having MetLife Group Life insurance benefit you?

For many people, purchasing additional life insurance, over and above their employer provided plan, can help lend greater financial security and peace of mind. You have the ability to purchase additional life insurance protection that would include the following features:

- A wide range of coverage options to fit your needs and budget
- Your beneficiary will generally receive death proceeds income tax free
- Underwriting requirements waived for certain amounts

[continued >](#)

This plan may also include access to MetLife AdvantagesSM — a comprehensive suite of valuable services for support, planning and protection needs, such as:

Why should I enroll now?

- ✓ For a limited time, you can sign up for certain benefit amounts with no medical exam and no health questions. Please see your Plan Summary for these options. Outside of your annual enrollment period, to apply for any amount, you would need to provide evidence of your insurability.
- ✓ Increase your financial security.

- **Will Preparation Services²**
Offers you and your spouse/domestic partner face-to-face meetings with an attorney to prepare your will, or to review and modify an existing will, and other estate documents.
- **MetLife Estate Resolution Services²**
Estate representatives and beneficiaries may receive face-to-face legal assistance with probating your estate and your spouse's/domestic partner's estates. Beneficiaries can also consult a participating plan attorney for general questions about the probate process.
- **Portability³**
Gives you an opportunity to continue your Group Term Life insurance coverage with MetLife if you no longer work at your company.
- **Grief Counseling⁴**
Provides you and your dependents up to five private counseling sessions with a grief counselor per event to help cope with a loss, no matter what the circumstances.

These services are included in your plan at no additional cost to you!

Get more insurance on your life by adding Accidental Death & Dismemberment (AD&D) insurance.

This extra protection can help 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 (please see your Plan Summary for details). This group protection covers you for:

- Paralysis
- Brain damage or coma
- Fatal accident
- Loss of limb, speech, hearing or sight

Some additional benefits that may be included in your AD&D insurance coverage include:

- Air bag benefit
- Child care center benefit
- Seat belt benefit
- Hospitalization benefit

It pays to think about how your family would cope financially if an accident took your life prematurely.

- There are more than 180,000 deaths from injury each year, 1 person every 3 minutes.⁵
- Injuries are the leading cause of death for people ages 1 to 44 in the U. S.⁵

¹ "Facts About Life 2013," LIMRA.

² 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. These services are provided at no additional cost to those who purchase Supplemental Life Insurance only. 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.

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 services are provided through an agreement with Harris, Rothenberg International, 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. Subject to state availability.

⁵ NCIIPC: Web-based Injury Statistics Query and Reporting System (WISQARS), <http://www.cdc.gov/injury/wisqars>.

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.

Enroll today!

Please call MetLife at

1 800 GET-MET8

(1-800-438-6388)

MetLife

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com