

# Basic Term Life/AD&D

Metropolitan Life Insurance Company

## MCSIG/San Luis Obispo Community College District Plan Benefits

Effective January 1, 2022 for All Active Full-time Employees working 20 hours per week

Basic Life: provides a benefit in the event of death	\$25,000								
Accidental Death & Dismemberment provides a benefit in the event of death or dismemberment resulting from a covered accident	\$25,000								
Age Reduction Formula (reduces by)	<table border="1"> <thead> <tr> <th>Age of Employee</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>70 but less than 75</td> <td>70%</td> </tr> <tr> <td>75 but less than 80</td> <td>45%</td> </tr> <tr> <td>80 or older</td> <td>30%</td> </tr> </tbody> </table>	Age of Employee	Percentage	70 but less than 75	70%	75 but less than 80	45%	80 or older	30%
Age of Employee	Percentage								
70 but less than 75	70%								
75 but less than 80	45%								
80 or older	30%								
Employee Contribution <ul style="list-style-type: none"> <li>Basic Life</li> <li>AD&amp;D</li> </ul>	<ul style="list-style-type: none"> <li>0%</li> <li>0%</li> </ul>								

### 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>
- Life Settlement Account<sup>4</sup>
- Employee Assistance Program (EAP) <sup>5</sup>
- Grief Counseling<sup>6</sup>
- Funeral Discounts and Planning Services<sup>7</sup>
- Conversion

### Additional Features:

- WillsCenter.com<sup>8</sup>

### AD&D Features<sup>1</sup>:

- Seat Belt Benefit<sup>9</sup>
- Air Bag Benefit\*
- Common Carrier Benefit
- Spouse Education Benefit
- Child Education Benefit
- Travel Assistance (AXA) <sup>10</sup>

### Table of 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 your AD&D coverage is called the "Full Amount" and is equal to the benefit payable to the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount, and are listed in the following table of covered losses. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

Covered Losses	Percent of Full Amount
Life	100% of Full Amount



Hand	50% of Full Amount
Foot	50% of Full Amount
Arm	75% of Full Amount
Leg	75% of Full Amount
Sight of one eye	50% of Full Amount
Thumb & index finger of same hand	25% of Full Amount
Speech & hearing	100% of Full Amount
Speech or hearing	50% of Full Amount
Paralysis of both arms and both legs	100% of Full Amount
Paralysis of both legs	75% of Full Amount
Paralysis of the arm & leg on either side of the body	50% of Full Amount
Paralysis of one arm or leg	25% of Full Amount
Brain Damage	100% of Full Amount
Coma	1% monthly up to 60 months
Third Degree Burn	Equal to % of body burned

## Once Enrolled, You have Access to MetLife Advantages<sup>SM</sup> - Services to Help Navigate What Life May Bring

### Waiver of Premiums for Total Disability (Continued Protection)<sup>2</sup> *Offering continued coverage when you need it most*

If you become Totally Disabled, you may qualify to continue certain insurance. You may also be eligible for waiver of your basic term life and personal AD&D insurance premium until you reach age 70, die, or recover from your disability, whichever is sooner.

Total Disability or Totally Disabled means you are unable to do your job and any other job for which you are fit by education, training or experience due to injury or sickness. The Total Disability must begin before age 70, and your waiver will begin after you have satisfied a 9-month waiting period of continuous disability. The waiver of premium will end when you turn age 70, die, or recover.

If you return to work after completing part or all of the 9-month waiting period and later cease active work due to the same or a related Total Disability while your coverage is being continued, you will be given credit for the prior partial or total completion of the waiting period and it will be considered a continuation of the original Total Disability. This means that if you completed the waiting period of continuous disability in the original period of disability, you will not need to complete another one.

- You must notify MetLife of the later period of cessation of active work within 12 months of when that period began.
- The amount of insurance being continued will be the same as during the original period of disability, subject to any reductions in coverage amount due to age.

### Accelerated Benefits Option<sup>3</sup> *For access to 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 up to 90% of your life insurance proceeds. This can help your family meet medical and other expenses at a difficult time. Amounts not accelerated will continue under your employer's plan for as long as you remain eligible per the certificate requirements and as long as 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)).<sup>9</sup>



Accelerated Benefits Option is not the same as long term care insurance (LTC).

## **Life Settlement Account<sup>4</sup>**

***For immediate access to death proceeds***

The Total Control Account<sup>®</sup> (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 payments 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. Call 1-800-638-7283 for more information about options available to you.

## **Employee Assistance Program<sup>5</sup>**

***For those times you may need help with life's challenges.***

You and the members of your household will have access to the Employee Assistance Program (EAP) to help with the everyday challenges of life that may affect your health, family life and desire to excel at work. You are entitled to 5 consultations with a licensed clinician per incident per individual per calendar year. And depending on your plan, you can choose between telephonic consultations, for maximum convenience and anonymity, or web-video consultations, for convenience with the warmth of a face-to-face conversation.

Additionally, you can access a web service to offer you a private, online solution to work, life and health challenges.

You can access these services by calling 1-888-319-7819 or log on to [www.metliffeap.lifeworks.com](http://www.metliffeap.lifeworks.com) (Username: metliffeap; Password: eap).

## **Grief Counseling<sup>6</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 [www.metlifegc.lifeworks.com](http://www.metlifegc.lifeworks.com) (Username: metlifeassist; Password: support).

Download this helpful Funeral Planning Guide at [www.metlife.com/funeralguide](http://www.metlife.com/funeralguide).

## **Funeral Discounts and Planning Services<sup>7</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 of funeral, cremation and cemetery services through the largest network of funeral homes and cemeteries in the United States.

When using a 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 and your family in making confident decisions when planning ahead as well as bereavement travel services - available 24 hours, 7 days a week, 365 days a year - to assist with time-sensitive travel arrangements to be with loved ones.

## **WillsCenter.com<sup>8</sup>**

### ***Self-service online legal document preparation***

Employees have access to WillsCenter.com, an online document service to prepare and update a will, living will, power of attorney, funeral directive, memorandum of wishes or HIPAA authorization form in a secure 24/7 environment at no additional cost. This service is available with all life coverages. Log on to [www.willscenter.com](http://www.willscenter.com) to register as a new user.

## **Conversion**

### ***For 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.

## **Additional Coverage Information**

### **How To Apply:\***

Complete your enrollment form and return it to your Human Resources Manager. Be sure to indicate your Beneficiary.

\*All applications are subject to review and approval by Metropolitan Life Insurance Company based upon its underwriting rules.

### **Who Can Be A Designated Beneficiary?**

You can select any beneficiary(ies) other than your employer, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary.

### **About Your Coverage Effective Date**

You must be Actively at Work on the date your coverage is scheduled to become effective.

If Actively at Work requirements are met, coverage will become effective on the first of the month following the receipt of your completed application for all requests that do not require additional medical information. A request for an amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of: (1) the date that MetLife approves the coverage or increase if you meet Actively at Work requirements on that date, or (2) the date that Actively at Work requirements are met after MetLife has approved the coverage or increase.

### **What Is Not Covered?**

Like most insurance plans, this plan has exclusions. Please see your benefits administrator or certificate for specific details. For AD&D coverage only, no benefit will be paid for any loss resulting from or caused or contributed to by; physical or mental illness or infirmity or the diagnosis or treatment of such illness or infirmity; an infection, other than infection occurring in an external accidental wound; suicide or attempted suicide; intentionally self-inflicted injury; war, whether declared or undeclared; or act of war, insurrection, rebellion, or riot; committing or trying to commit a felony; the voluntary intake or use by any means of any drug, medication or sedative, unless it is taken or used as prescribed by a physician, or an "over the



counter" drug, medication or sedative taken as directed; alcohol in combination with any drug, medication, sedative; or poison, gas or fumes.

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPN99 or 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. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent. 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.

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 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.

<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. Please note that this benefit is only available after you have participated in the Basic/Supplemental Term Life Plan for 1 year and it is only available to the employee.

<sup>3</sup> When life expectancy is certified by a physician to be 12 months or less. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. 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 ABO 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 ABO benefits will have on public assistance eligibility for you, your spouse or your family.

[For CA cases only: This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

<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> EAP services provided through an agreement with LifeWorks. LifeWorks is not a subsidiary or affiliate of MetLife. Information disclosed directly to LifeWorks is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

<sup>6</sup> Grief Counseling 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 masters 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.

<sup>7</sup> Services and discounts are provided through a member of the Dignity Memorial<sup>®</sup> 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 have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral services held 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 funeral services discount is available for “At Need” services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

<sup>8</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. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

<sup>9</sup> The Seat Belt Benefit is payable if an insured person dies as a result of injuries sustained in an accident while driving or riding in a private passenger car and wearing a properly fastened seat belt \_or a child restraint if the insured is a child\_. In such case, his or her benefit can be increased by 10 percent of the Full Amount — but not less than \$1,000 or more than \$25,000.

<sup>10</sup> 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.

