

Getting Started

Meeting your coverage needs is simple. Review your options by following these easy steps.

1. Determine how much life insurance coverage you may need by using the needs assessment tool on the inside cover of this booklet or online at www.metlife.com/mybenefits.
2. Learn what options are available to you by reading the *Your Coverage Options* section in this booklet.
3. Estimate the cost of the coverage you want to purchase by using the enclosed rate sheet.
4. If you have questions or need enrollment assistance, contact your benefits administrator.

Your Options — At a Glance

Carrollton-Farmers Branch ISD is always looking for ways to improve your benefits plan and wants you to have the opportunity to receive the life coverage that meets your individual needs at a price you can afford. Getting the income protection needed to guard against life's uncertainties shouldn't be difficult. That's why Carrollton-Farmers Branch ISD is offering you a life benefits plan from MetLife®, a leader in group life insurance. This coverage is designed to provide your family with a financial foundation that you can build upon. You have the opportunity to benefit from all that MetLife offers, including:

- ◆ Optional Life Insurance (Employee Paid)
- ◆ Dependent Life Insurance (Employee Paid)

OPTIONAL LIFE INSURANCE

Carrollton-Farmers Branch ISD recognizes how important it is to provide you with an opportunity to enroll for additional life insurance coverage to help meet your family's needs. Life insurance is a critical part of planning for the future and your needs may change over time. To help you determine how much coverage you might need, use the online needs assessment tool at www.metlifeeasier.net or the paper version included at the beginning of this booklet.

Since this coverage is an employee-paid coverage, premiums will be conveniently deducted from your paycheck. The cost for this coverage can be found on the rate sheet enclosed in this enrollment package.

What are my options?

After carefully considering your lifestyle and utilizing the needs assessment tools provided, you can decide just how much life insurance coverage is right for you. You can choose the following option:

Minimum of \$20,000 chosen in increments of \$10,000. Maximum benefit \$500,000.

What are the maximum amounts* I can enroll for?

The maximum amount of Optional Life coverage you can receive is \$500,000

The maximum combined amount of Basic and Optional Life coverage that your company allows you to enroll in is \$500,000.

Do I need to provide a Statement of Health form?

During this enrollment you must provide a Statement of Health form.

What are the Optional Life Insurance features and services?

- ◆ **Accelerated Benefits Option (ABO)**

For more information, please refer to the **Product Features and Services** section at the end of this booklet.

Optional Life coverage is provided under a group insurance policy (Policy Form GPNP99 G2130-S) to your employer by MetLife. Optional Life coverage under your employer's plan terminates when your employment ceases, when your Optional Life contributions cease or upon termination of the group contract.

DEPENDENT LIFE INSURANCE

Nothing can replace the emotional loss of losing a dependent. However, there are some steps you can take to ease the financial burden such a loss would have on you. Dependent Life insurance helps protect against the loss of your spouse's income or could be used to help cover domestic-related expenses, such as childcare or other household duties.

You can elect coverage for your dependent spouse and/or eligible children. Since this coverage is an employee-paid coverage, premiums will be conveniently deducted from your paycheck. The cost for this coverage can be found on the rate sheet enclosed in this enrollment package.

What are my options?

You can elect to cover your eligible Dependents by the following options*:

Spouse

Coverage from 50 % of the Employee Benefit up to \$100,000.

Child

Coverage from 50 % of the Employee Benefit up to \$10,000

*To be eligible for Dependent Life insurance, you must be enrolled in the Employee *Optional Life insurance* program and *Dependent Life Insurance* coverage may not exceed the employee coverage amount.

What are the maximum amounts* that my dependents can enroll for?

The maximum amount of coverage that your Dependent Spouse can receive is \$100,000.

The maximum amount of coverage that your Dependent Child can receive is \$10,000.

Do my dependents need to provide a Statement of Health form?

- ◆ Yes, all coverage applied for during this enrollment period requires a Statement of Health form.

What are the Dependent Life insurance features and services?

- ◆ **Accelerated Benefits Option (ABO)**
- ◆ **Conversion**
- ◆ **Portability**

For more information, please refer to the **Product Features and Services** section at the end of this booklet.

*For residents of Texas, dependent coverage cannot exceed the employee's coverage.

Dependent Life Insurance coverage is provided under a group insurance policy (Policy Form GPNP99 issued to your employer by MetLife. Dependent Life coverage terminates when an employee's employment ceases, when Dependent Life contributions cease, upon the death of the employee, when a dependent no longer qualifies as a dependent, when a dependent spouse reaches age 70 or upon termination of the group contract.

Frequently Asked Questions

Q. Who is eligible for coverage?

A. *Employee*

To be eligible for coverage, you must be actively at work on the effective date. This means that you have worked at least 20 hours during the last 7 consecutive days at your usual place of business, or elsewhere at your employer's request with x days of continuous service and are able to perform all the duties of your regular employment or occupation.

Spouse

To be eligible for coverage, your dependent spouse must be performing his/her normal activities, which means your spouse is not confined at home or under the care of a doctor due to sickness or injury or is receiving or eligible to receive any disability income from any source due to sickness or injury. You must enroll for employee coverage to be eligible for coverage.

If your dependent spouse is an employee of Carrollton-Farmers Branch ISD, your spouse can enroll for coverage as an employee or spouse, but not both.

Children

Dependent children ages 15 days to 19 years old, 25 years old if a full-time student, are eligible for coverage. Eligible children include those who are legally adopted and stepchildren living in your home. Covered children who remain dependent upon you for support due to a mental or physical handicap (that occurred prior to their reaching the limiting age) will continue to be covered with no age limit.

Children must be performing their normal activities, which means your children are not confined at home or under the care of a doctor due to sickness or injury or be receiving or eligible to receive any disability income from any source due to sickness or injury. The employee must enroll to be eligible for coverage.

Q. Who can be a designated beneficiary(ies)?

- A.** 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. The employee is automatically the beneficiary for dependent coverage.

Q. How will my insurance benefits be paid?

- A.** Insurance benefits in the amount of \$5,000 or more are paid through the convenience of a Total Control Account (TCA), which is an account that pays interest at rates comparable to current money market accounts and is fully guaranteed by MetLife. The beneficiary receives a checkbook and has free check writing privileges. In addition, MetLife offers The MetLife Survivor Assistance Program... *Delivering the Promise*SM at no additional cost. Specially-trained DTP Specialists assist beneficiaries with filing claims, and identifying grief counseling services, financial planning resources and support from government agencies.

Q. What is not covered?

- A.** Optional and Dependent Life insurance does not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one year in North Dakota) of an increase in coverage.

Product Features and Services

- **Accelerated Benefits Option*** (ABO) – Should you become terminally ill and diagnosed with less than 6 months to live, you may receive up to 50% of the life insurance proceeds, subject to a maximum of \$250,000. ABO is an option available to the employee and dependent spouse and child.
- **Portability‡** – Allows you to continue your insurance coverage, should you leave your current employer or if you are no longer eligible for the coverage. Different rates will apply, and you will be billed directly by MetLife. The employee must elect to continue basic or optional life coverage in order for dependents to continue coverage. The minimum coverage the employee can elect is \$20,000.

If you have questions about the options that are available to you or how to enroll, contact your benefits administrator.

*The accelerated death benefits offered under your certificate are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. If the accelerated benefits qualify for such favorable treatment, they will be excluded from your income and not be subject to federal taxation. Tax laws relating to accelerated benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive accelerated benefits excludable from income under federal tax law.

Receipt of accelerated benefits may affect your eligibility, or that of your spouse or family, for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), Supplemental Social Security Income (SSI) and drug assistance programs. You are advised to consult with social services agencies concerning the effect receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family. The accelerated life insurance benefit is subject to a Mortality and Interest Charge, which will be deducted from the amount of the ABO claim approved by MetLife. Subject to state availability of plan design.

‡ If your term life insurance under this plan terminates, you will have an opportunity to continue group term coverage (“portability”) or to convert your term coverage to an individual permanent policy (“conversion”). If you elect portable coverage, a new conversion privilege may arise when your portable coverage ends or reduces. Subject to plan design and state availability.

†Disability or disabled means the employee’s inability to do his/her job and any other job for which he/she is fit by education, training or experience, due to injury or sickness.

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 Carrollton-Farmers Branch ISD. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator.

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