



MetLife® Supplemental Life Insurance

State of Maryland Plan Benefits

Explore the coverage that makes it easy to give yourself and your loved ones more security today...and in the future.

Your Supplemental Term Life Insurance Coverage Options

For You	\$10,000 increments to a maximum of \$300,000
For Your Spouse	\$5,000 increments to a maximum of the lesser of \$150,000 or 50% of your Life Insurance Benefit
For Your Dependent Children*	\$5,000 increments to a maximum of the lesser of \$150,000 or 50% of your Life Insurance Benefit

*Child(ren)'s Eligibility: Dependent children ages birth to 19 years old, or 25 years old if a child is a full-time student, are eligible for coverage.

Monthly Costs for Supplemental Term Life Insurance

MetLife Supplemental Life Insurance rates are affordable group rates. Listed below are your monthly rates as well as those for your spouse (based on your age and your spouse's age and the amount of coverage you want). Rates to cover your child(ren) are also shown.

Age	Your Bi-Weekly Cost Per \$10,000 of Coverage	Your Monthly Cost Per \$10,000 of Coverage	Spouse's Bi-Weekly Cost Per \$5,000 of Coverage	Spouse's Monthly Cost Per \$5,000 of Coverage
Under 30	\$0.18	\$0.36	\$0.25	\$0.51
30 – 34	\$0.22	\$0.44	\$0.28	\$0.55
35 – 39	\$0.29	\$0.58	\$0.35	\$0.69
40 – 44	\$0.45	\$0.90	\$0.51	\$1.01
45 – 49	\$0.73	\$1.46	\$0.78	\$1.56
50 – 54	\$1.15	\$2.30	\$1.16	\$2.32
55 – 59	\$2.09	\$4.17	\$1.81	\$3.61
60 – 64	\$2.95	\$5.89	\$2.76	\$5.53
65 – 69	\$4.40	\$8.80	\$4.02	\$8.04
70 – 74	\$7.88	\$15.76	\$6.32	\$12.64
75+	\$15.42	\$30.84	\$6.32	\$12.64

Cost for your Child(ren)†	Child(ren)'s Bi-Weekly Cost \$0.39 Per \$5,000 of coverage	Child(ren)'s Monthly Cost \$0.78 per \$5,000 of coverage
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† Covers all eligible children





MetLife® Supplemental Life Insurance

Use the table below to calculate your premium based on the amount of life insurance you will need. Please note: This example is based on the monthly rate.

Example: \$100,000 Supplemental Life Coverage

1. Enter the rate from the table (example age 36)	\$0.58	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter \$10) { \$100,000 divided by \$10,000 = \$10 }	10	_____
3. Monthly premium (1) x (2)	\$5.80	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.

Special Features This insurance offering from your employer and MetLife comes with a variety of added features that can provide assistance to you and family members today and during a difficult time.

Will Preparation Service: †

To ensure your wishes are fulfilled

Like life insurance, a carefully prepared will is an important part of the financial planning process. Your will is an important legal document that determines who controls your estate after your death. With a will, you can define your most important wishes, including who will care for your children or inherit your property. Having a will can also minimize probate expenses that can result when a person dies without a will. By enrolling for Supplemental Life coverage, you will have access to a participating plan attorney who will prepare or update your or your spouse's will at no additional cost to you.

Portability: ‡

So you can keep your coverage even if you leave your current employer

Should you leave the State of Maryland for any reason, you can continue your life insurance coverage. Competitive rates apply, but will likely be higher than your current rates. MetLife will bill you directly. To take advantage of this benefit, you must elect coverage of at least \$10,000 .

Accelerated Benefits Option: **

For access to funds during a difficult time

You can receive up to 100% of your Supplemental Life insurance proceeds to a maximum of \$300,000 in the event that you become terminally ill and are diagnosed with less than 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

MetLife Advice for Beneficiaries—Delivering the Promise®

For support and guidance when beneficiaries need it most

MetLife Advice for Beneficiaries—Delivering the Promise® is a unique service designed to provide beneficiaries with the support and assistance they need during an especially difficult time. Services include assistance filing life insurance claims and consultation to help with the details and questions that arise upon the loss of a loved one.





MetLife[®] Supplemental Life Insurance

Waiver of Premiums for Disability:^{††}

Offering continued coverage at no cost

With this feature, your life insurance coverage can be continued at no cost to you should you become unable to work due to total disability.

Total Control Account[®]:

For immediate access to life insurance proceeds

The Total Control Account[®] Money Market Option provides your loved ones with a safe and convenient way to manage the proceeds of the policy when an insurance benefit is paid. They'll have the convenience of immediate access to their proceeds through check-writing privileges, which relieves the plan beneficiary from having to think about how the funds will be disbursed during a difficult time. There are no service or check-writing charges, and the account is guaranteed by MetLife.

† Will Preparation is offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. In certain states Will Preparation is subject to regulatory approval and is not currently available.

‡ If your term life insurance under this plan terminates, you will have an opportunity to continue group term coverage ("portability"). Subject to plan design and state availability.

** The Accelerated Benefits Option is subject to state availability and regulation. The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable federal tax treatment. If the accelerated benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not 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.

The Accelerated Benefits Option only applies to Active Employees.

†† Total disability or totally 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. Provided the total disability begins before age 60, the Waiver of Premium benefit will waive premiums for your life insurance after 9 months of continuous disability. This benefit ends on the earliest of the employee turning age 65.

Waiver of Premiums for Disability only applies to Active Employees.

Accidental Death & Dismemberment Coverage Options^{*}

It's hard to believe that you would ever have an accident and become injured or die as a result. But accidents can and do happen. Accidental Death & Dismemberment (AD&D) coverage complements your Supplemental Life coverage by providing added security. It pays benefits in the event of death due to accident, but also pays in the event of a covered disabling injury. The proceeds from the AD&D coverage can help replace lost income and lessen the impact of costs associated with serious injuries, including medical bills, physical therapy, psychological counseling, safety upgrades to a home or car, and more.





MetLife® Supplemental Life Insurance

Voluntary AD&D Coverage:

Coverage Amounts for You:

You also have the option to enroll for Voluntary AD&D insurance.

You can choose the Voluntary AD&D option that meets your needs:

- \$100,000, \$200,000, or \$300,000 coverage

The maximum amount of coverage you can receive is \$300,000.

Coverage Amounts for Spouse and Child(ren):

You can choose to cover your dependent spouse and child(ren) with AD&D coverage under the Family Protection Plan Plus. Your dependents will be eligible for the following coverage:

Dependent Spouse and Child(ren):

- **Spouse**— 55% of your coverage amount
- **Child(ren)** — 15% of your coverage amount

Dependent Spouse only:

- 65% of your coverage amount

Dependent Child(ren) only:

- 25% of your coverage amount

AD&D Coverage With Travel Assistance Services **

Would you know whom to call if you needed help while traveling? With the Travel Assistance Services offered with the AD&D coverage, you'll have extra peace of mind whenever you travel. This service offers you and your dependents medical, travel, legal and financial assistance services 24 hours a day, 365 days a year, while traveling more than 100 miles away from home.

Monthly Cost for Accidental Death & Dismemberment (AD&D) Insurance:

Voluntary AD&D	Bi-Weekly Cost Employee Only	Monthly Cost Employee Only	Bi-Weekly Cost Employee + Family	Monthly Cost Employee + Family
\$100,000	\$0.75	\$1.50	\$1.40	\$2.80
\$200,000	\$1.50	\$3.00	\$2.80	\$5.60
\$300,000	\$2.25	\$4.50	\$4.20	\$8.40

Note: Costs for any coverages you select will be automatically payroll deducted.

* Under AD&D coverage, benefits are not payable for losses caused by or contributed to by self-inflicted injuries, drug and/or alcohol abuse, and some aviation accidents, where the insured is the pilot or crew member. Other exclusions and limitations apply.

** Travel Assistance services are provided and administered by AXA Assistance USA, Inc., and are separate and apart from the insurance.
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Additional Coverage Information

How To Enroll:

Complete your enrollment form and return it to your Benefits Administrator today!

Act Now During the Enrollment Period

Enrollment in this Supplemental Life plan is available without providing a statement of health form as long as: For Annual Enrollment

- Your enrollment takes place before the enrollment deadline.
- You are continuing the coverage you had in the last year.
- You are enrolling for coverage in the amount of \$50,000 or less.

For New Hires

- Your enrollment takes place within 60 days from the date you become eligible for benefits.
- You are enrolling for coverage in the amount of \$50,000 or less.

If you do not meet all of the conditions stated above, you will need to provide additional medical information by completing a Statement of Health form.

Your spouse and dependent children also do not need to provide a Statement of Health form as long as they are performing their normal activities and:

For Annual Enrollment

- The enrollment takes place prior to the enrollment deadline.
- Your spouse and child(ren) are continuing coverages they had in the last year.
- Your spouse is enrolling for coverage in the amount of \$25,000 or less and your child(ren) is enrolling for coverage in the amount of \$25,000 or less.

For New Hires

- The enrollment takes place within 60 days from the date you become eligible for benefits.
- Your spouse is enrolling for coverage in the amount of \$25,000 or less and your child(ren) is enrolling for coverage in the amount of \$25,000 or less.

If you do not meet all of the conditions stated above, you will need to provide additional medical information by completing a Statement of Health form.

Note: If you do not wish to make a change to your coverage, you do not need to do anything.

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 the State of Maryland. 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.

Supplemental Life and Dependent Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. Supplemental Life and Dependent Life and AD&D coverages under your employer's plan terminates when your employment ceases, when your Supplemental Life and Dependent Life and AD&D contributions cease, or upon termination of the group contract. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent. Should your life insurance coverage terminate, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

