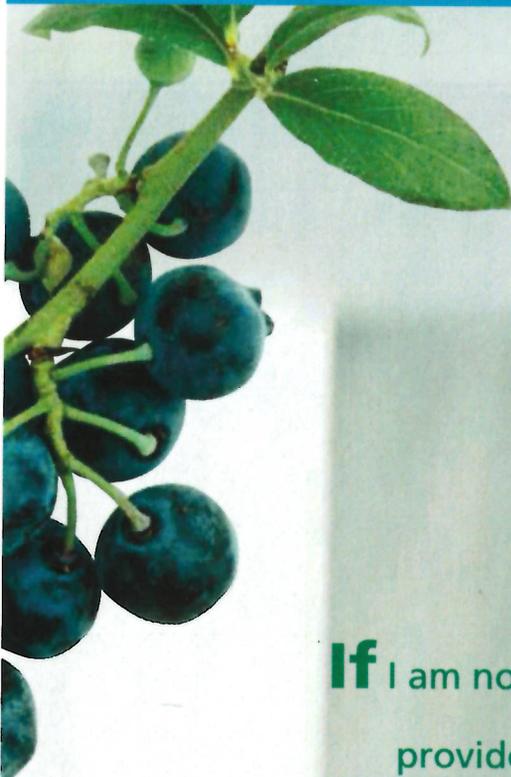


Group Life Insurance

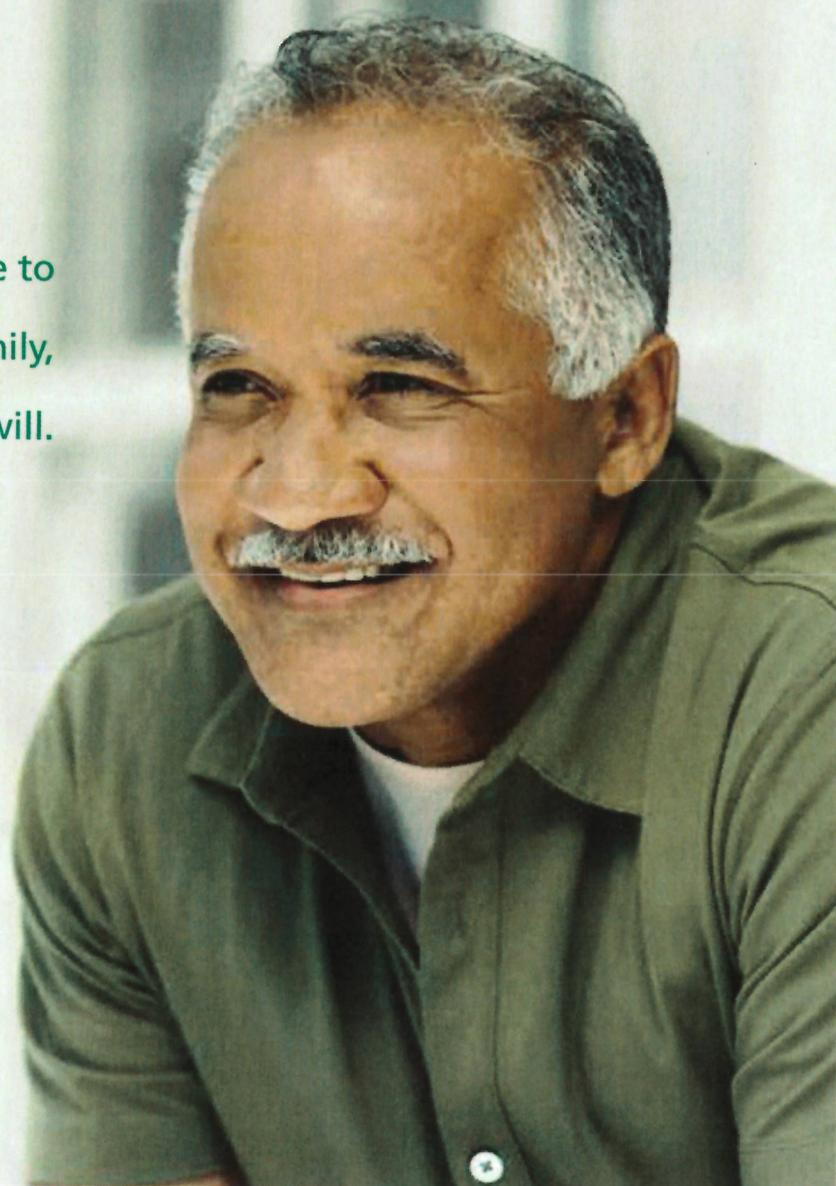
For your family's financial future. And your peace of mind.



MetLife

A cluster of fresh blueberries on a green stem with leaves, positioned in the upper left corner of the advertisement.

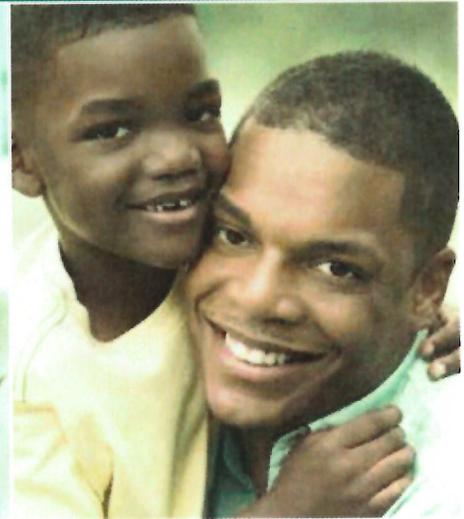
If I am no longer here to
provide for my family,
I need benefits that will.





Life insurance is a key component to help protect your family's financial future. MetLife can help you find the right kind of life insurance, at the right price. These are just a few of the times in your life when you may need to take stock of the amount of coverage you have:

- If you are planning to get married.
- If you are planning to have a family.
- If you are planning to have a mortgage.
- If you are planning to retire.



Understanding Your Life Insurance Plan

More security for today, and for the future.

This booklet is designed to make it easy to choose the right amount of coverage through your employer. While you may already have some basic life insurance coverage from your employer or other sources, you may not have an adequate amount of coverage.

Here's how this booklet can help you and your family:

- (1) It will help you **assess your needs** and decide how much life insurance coverage is right for your particular situation.
- (2) It will help you **understand the coverage options** your employer is offering. You'll see that there are a variety of features available with Group Life coverage, making this benefit even more valuable.
- (3) It will help make it **easy to apply**. Check with your employer or company benefits administrator for more information.

Why life insurance coverage is so important.

If you are the family's sole breadwinner, or part of a dual-income household, an adequate level of life insurance should be part of your financial plan. While no amount of money can take your place, the right amount of life insurance can go a long way in helping your family to replace lost income and maintain their standard of living. If you only have basic life insurance, chances are good that your current coverage has not kept pace with your changing needs.

As a rule of thumb, for comprehensive and lasting protection, MetLife recommends that you should cover 60% of your annual income times the number of years until retirement. At a minimum, life insurance should equal all outstanding debt (mortgage and other loans) plus 5 years of salary.*

* The Straight Story on Life Insurance, at www.metlife.com/straightstory

Understanding Your Life Insurance Plan (continued)

**If any of these situations pertain to you,
it may be time to make a change to your life insurance coverage.**

You're married or getting married.

Today, families often rely on two incomes for financial security. If one income is lost, would your surviving spouse have the money needed to cover debts, mortgage or rent payments, other living expenses or maintain long-term goals? The right amount of life insurance can make all the difference during a difficult time.

You have a new or growing family.

You want the best for your children, both today and in the future. Without the contribution of both parents, there may not be enough money for childcare costs, college tuition, wedding expenses, care for aging parents or other future financial obligations. Added life insurance can help to cover these expenses.

You have a new or larger mortgage.

Your home is one of your most important assets and the place your family can feel most secure. Additional life insurance can be critical in helping your family keep this important investment if something were to happen to you.

You have a new job or salary increase.

A new job or a promotion often means a higher standard of living for your family. Additional life insurance can help your family maintain the lifestyle you've worked hard to give them.

You are planning for retirement.

Even though your children may have left home, or your mortgage is paid, that doesn't mean your need for life insurance ends. Your spouse may need coverage to help make ends meet if you are no longer there to lend support. Life insurance can also help relieve family members from having to dip into savings to cover your final expenses or other outstanding debts.

Understanding Your Life Insurance Plan (continued)

If something happened to you, would your family be protected?

Get an idea of how much life insurance you might need through these examples:

	John and Susan	Tom and Debbie	Robert and Helen
Profile	Married with two children	Married with no children	Pre-retirees with no children at home
Goals	Since John and Susan have young children and Susan isn't employed, they want life insurance that will cover their expenses for 10 years as well as have an additional \$100,000 to help pay for their children's education.	If something were to happen to either Tom or Debbie, they want life insurance to cover expenses for five years. Tom also has older parents who depend on his support so they want to set aside \$50,000 for adult care.	Even though Robert and Helen have no dependents living at home, Robert would like to set aside \$45,000 and cover expenses for one year to make sure Helen has enough money to maintain a comfortable life if something happens to him. He also wants to set aside \$10,000 for funeral expenses.
Ages	John: 40 Susan: 38 Children: 4 and 6	Tom: 28 Debbie: 30	Robert: 58 Helen: 56
Monthly Expenses	\$3,000	\$1,600	\$1,500
Additional Expenses To Plan For	\$100,000	\$50,000	\$55,000
Outstanding Debt	\$200,000	\$100,000	\$70,000
Assets/Savings	\$20,000	\$50,000	\$40,000
Recommended Coverage	\$640,000	\$196,000	\$103,000

We recommend that you review your coverage periodically – even annually – to ensure that your family's needs will be met now and in the future.

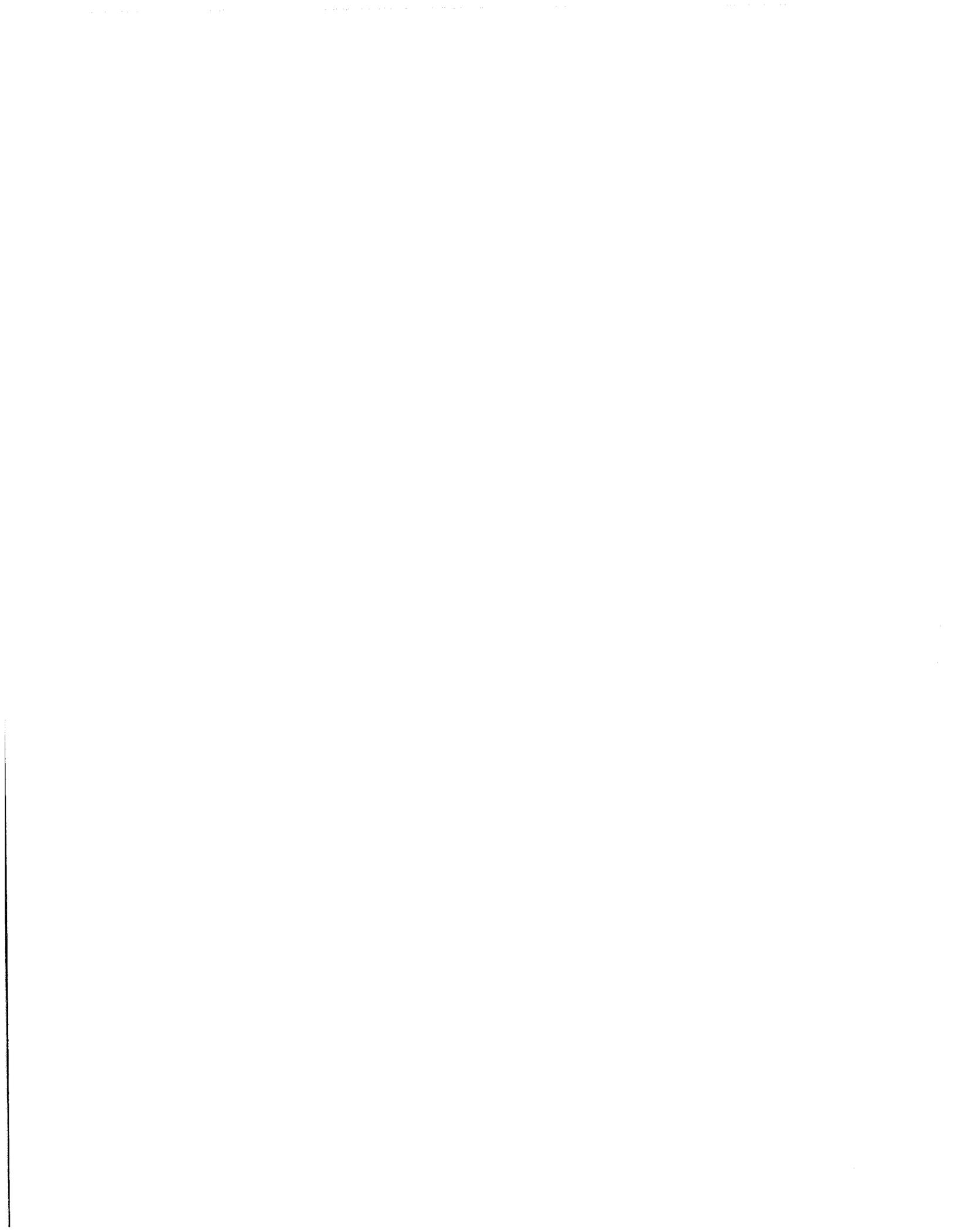
Take advantage of this important coverage.

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

The examples shown are hypothetical and are used for informational purposes only. Your particular needs may vary. You may utilize the Life Insurance Calculator at www.metlife.com/mybenefits to assist you in determining the amount that is best for you and your specific needs.

If you determine you need more coverage than is offered under your employer's program, consider enrolling for the available group coverage and supplementing it with insurance.

Like most group insurance policies, MetLife group insurance policies contain certain exceptions, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.



County of San Diego's Plan Benefits

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

Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance

Your employer provides you with Basic Term Life and Accidental Death and Dismemberment insurance coverage as follows:

Class 1:	\$10,000
Class 2:	1 times your basic annual earnings, subject to a maximum of \$150,000 and a minimum of \$50,000
Class 3:	2 times your basic annual earnings, subject to a maximum of \$500,000 and a minimum of \$50,000
Class 4:	1 times your basic annual earnings, subject to a maximum of \$200,000 and a minimum of \$50,000
Class 5:	1 times your basic annual earnings, subject to a maximum of \$175,000 and a minimum of \$50,000

If you are insured for Basic Life Insurance, the County of San Diego will provide Dependent Life insurance for your eligible spouse and child(ren) at no cost to you. The amount of Dependent Life Insurance for your eligible spouse is \$2,000. The amount of coverage for your child(ren) is \$2,000.

The amount of Dependent Life Insurance for your spouse or child may not exceed 50% of the amount of your Basic Life Insurance.

*Child(ren)'s Eligibility: Dependent children ages from birth through age 20, are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.

Supplemental Term Life Insurance Coverage Options

For You	1 to 3 times your basic annual earnings, to a maximum of \$500,000
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Monthly Cost for Supplemental Term Life Insurance

You have the option to purchase Supplemental Term Life Insurance. Listed below are your monthly rates (based on your age as of your last birthday)

Employee Age on last salary freeze date*	Monthly Cost Per \$1,000 of Employee Coverage
Under 25	\$0.026
25 – 29	\$0.026
30 – 34	\$0.026
35 – 39	\$0.038
40 – 44	\$0.053
45 – 49	\$0.066
50 – 54	\$0.105
55 – 59	\$0.196

60 – 64	\$0.230
65 – 69	\$0.507
70 – 74	\$1.290
75 – 79	\$1.290
80+	\$1.290

*Note: When a member becomes insured for Supplemental Life Insurance, the premium rate will be based on the member's age as of the date the member elected Supplemental Life Insurance. Subsequently, the member's age on each "salary freeze date" will determine the premium rate and changes will become effective at the beginning of the next plan year.

Rates are subject to the policy's right to change premium rates, and the employer's right to change employee contributions.

Use the table below to calculate your premium based on the amount of life insurance you will need.

Example: \$100,000 Supplemental Life Coverage

1. Enter the rate from the table (example age 36)	\$0.038	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter \$100)	100	_____
3. Monthly premium (1) x (2)	\$3.80	\$ _____

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

Class Definitions:

- Class 1:
- AE Appraisal, Fiscal and Purchasing employees
 - CE Confidential
 - CL Clerical employees
 - CM Construction, Maintenance, Operation and Repair employees
 - CR Crafts employees
 - DI District Attorney Investigators
 - DM District Attorney Investigators – Mid-management
 - FS Food Service employees
 - HS Health Service employees
 - MM Middle Management employees
 - NS Not Represented Support employees
 - PO Probation Officers
 - PR Professional employees
 - PS Public Service employees
 - RN Registered Nurses
 - SO Supervising Probation Officers
 - SS Social Worker Supervisors
 - SW Social Workers

- Class 2:
- AM Child Support Program Attorney Supervisors
 - AS Child Support Program Attorneys
 - CEM Confidential employees – Management
 - DA Deputy District Attorneys
 - DS Deputy Sheriffs
 - MA Management employees
 - NM Not Represented Managers
 - SM Sheriff's employees – Management

Class 3:	EM	Executive Management employees
	EO	Elected Officials
	NA	Not Represented Administrators
	NE	Not Represented Executive employees
	UM	Unclassified Management employees
Class 4:	CC	Deputy County Counsel
	CS	County Counsel Supervisors
Class 5:	PD	Public Defenders
	PM	Public Defenders - Management

MetLife AdvantagesSM – For support, planning and protection when you need it most.

SUPPORT: Comfort and guidance for challenging times

Grief Counseling⁹

To help you, your dependents and beneficiaries cope with loss

Included with your non-contributory Term Life coverage at no additional cost, Grief Counseling, provided by Harris, Rothenberg International (HRI), Inc., provides you, your dependents and beneficiaries with resources to help cope with a loss of a loved one, or with major life changes that trigger feelings of grief such as divorce, the loss of a job, financial hardship, terminal illness or loss of a pet. You, your dependents and your beneficiaries can have up to five confidential counseling sessions per event, in-person or by phone. If further assistance is desired, the counselor will help you access services that are appropriate to your situation, preferences, finances and health insurance coverage. Call 1-855-609-9989 or log on to <https://griefcounseling.harrisrothenberg.net/default.aspx> (Username: MetLife; Password: grief).

Total Control Account^{®7}

For immediate access to death proceeds

The Total Control Account[®] settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life or accident policy for claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. They'll have the convenience of immediate access to any or all of their proceeds, through an interest bearing account with unlimited draft-writing privileges. The Total Control Account gives beneficiaries time to decide what to do with their proceeds, which can be very helpful to them during a difficult time.

Travel Assistance⁸

A Travel Assistance benefit is available when you enroll in MetLife's AD&D coverage.

Travel Assistance: Would you know who to call if you needed help while traveling? With Travel Assistance services, offered on your VAD&D coverage, you'll have extra peace of mind whenever you travel. This service provides you and your dependents with medical, legal, transportation and financial assistance 24 hours a day, 365 days a year, when you are more than 100 miles away from home. Travel Assistance includes concierge assistance designed to fulfill various travel and entertainment requests as well as arrangements for business related services. Please visit the AXA website for more information:

<http://webcorp.axa-assistance.com>

Login: axa

Password: travelassist

Identity Theft Solutions: While you're home or away, you can take advantage of this valuable benefit now packaged with Travel Assistance. You will be provided with educational tools and resources to help prevent an identity theft occurrence. If you become a victim, you will receive personal assistance 24 hours a day, 365 days a year, to help alleviate your stress and time burden.

Concierge Services: Services designed to fulfill various travel and entertainment requests as well as arrangements for business-related services such as flight, hotel and dining reservations, general destination and transportation information, city guides and much more.

PLANNING: Professional and in-person resources when it matters

Face-to-Face Will Preparation Service²

To help ensure your decisions are carried out

Like life insurance, a carefully prepared Will (Simple or Complex), living will and Power of Attorney are important.

- A will lets you define your most important decisions, such as who will care for your children or inherit your property.
- A living will ensures your wishes are carried out, and protects your loved ones from making these very difficult and personal medical decisions by themselves. Also called an "advanced directive," it is a document authorized by statutes in all states that allows you to provide written instructions regarding use of extraordinary life-support measures, and appoint someone as your proxy or representative to make decisions on maintaining extraordinary life-support if you should become incapacitated and can't communicate your wishes.
- Powers of Attorney allow you to plan ahead by designating someone you know and trust to act on your behalf in the event of unexpected occurrences, or if you become incapacitated. It is a written document that grants an individual the power to act on your behalf.

When you enroll for Supplemental Term Life coverage, you will automatically receive Will Preparation Service at no extra cost to you. Both you and your spouse/domestic partner will have access to one of Hyatt Legal Plans nationwide network of 13,000 participating attorneys for face-to-face preparation or updating of a will, living will or powers of attorney.* When you use a participating plan attorney, there will be no charge for the services*. Call 1-800-821-6400 and a Client Service Representative will assist you.

* You also have the flexibility of using an attorney who is not participating in the Hyatt Legal Plans' network and being reimbursed for covered services according to a set fee schedule. In that case you will be responsible for any attorney's fees that exceed the reimbursed amount.

Face-to-Face Estate Resolution ServicesSM—ERS³

Personal service and compassion assistance to help probate your and your spouse's/domestic partner's estates.

MetLife Estate Resolution Services is a valuable service included when you enroll for Supplemental Term Life coverage. When your estate representative uses a participating Hyatt Legal plan attorney there will be no charge for the services. A Hyatt Legal Plan attorney will consult face-to-face with your beneficiaries or by telephone regarding the probate process for your estate. The attorney will also handle the probate of your and your spouse's/domestic partner's estates for your executor or administrator. This can help alleviate the financial and administrative burden upon your loved ones in their time of need.

WillsCenter.com¹⁰

Self-service online legal document preparation

Employees and spouses/domestic partners have access to WillsCenter.com, an online document service to prepare and update a will, living will, power of attorney or HIPAA authorization form in a secure 24/7 environment at no additional cost. This service is available with all life coverages.

MetLife's Center for Special Needs Planning⁵

Comprehensive Planning Assistance for Dependents with Special Needs

MetLife's Center for Special Needs Planning is a service that works with families who have dependents with special needs. To help them prepare for the complex financial, social, emotional, and educational issues facing them, MetLife's Center for Special Needs Planning helps families with financial planning strategies.

Funeral Planning Guide

Provides beneficiaries a resource that outlines your final wishes

It highlights details of pertinent information including: how to plan for funeral costs, the death claim process, personal funeral preferences and more.

PROTECTION: Range of solutions for continuing workplace coverage

Portability

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

Should you leave County of San Diego Customer Name for any reason, and your Basic and Supplemental and Dependent Term Life and Personal Accidental Death and Dismemberment insurance under this plan terminates, you will have an opportunity to continue group term coverage ("portability") under a different policy, subject to plan design and state availability. Rates will be based on the experience of the ported group and MetLife will bill you directly. Rates may be higher than your current rates. To take advantage of this feature, you must have coverage of at least \$10,000. The maximum amount eligible for portability for the member is the lesser of \$300,000 or the amount in force on the date employment ends. For the spouse it's the lesser of \$100,000 or the amount in force on the date employment ends. For child coverage, it's the lesser of \$5,000 or the amount in force on the date employment ends.

Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your certificate for specific details.

Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 1-888-252-3607 or contact your employer for more information.

Transition Solutions⁴

Assistance identifying solutions for your financial situations

Transition Solutions is a service designed to help provide assistance in making financial decisions based on the major events in your life including changes in employment, retirement or your benefits status. Contact your employer or plan administrator for more information.

Additional Features

This insurance offering from your employer and MetLife comes with additional features that can provide assistance to you and your family.

Accelerated Benefits Option¹

For access to funds during a difficult time

You can receive up to 75% of your Basic and Supplemental Term Life insurance proceeds to a maximum of \$500,000 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.

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, a change in your 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, you can speak with a MetLife representative by calling: 1-877-275-6387.

Waiver of Premiums for Total Disability (Continued Protection)

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 and Supplemental and Dependent Term Life insurance premium until you reach age 60, 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 60, 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 65, die or recover. Please note that this benefit is available after you have participated in the Supplemental Term Life Plan for one year and it is only available to you. This one-year requirement applies to new participants in the plan.

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.

Will benefits reduce as I grow older?

Under this plan, Basic Life and AD&D coverage reduces to 60 percent at age 70, and to 40 percent at age 75. Voluntary AD&D coverage reduces to 50 percent at age 70, and to 25 percent at age 75. If you are age 70 or over; ask your employee benefits representative for the amount of coverage available and the premium amount for that coverage. Premiums will be based on the reduced amount.

What's Not Covered?

Like most insurance plans, this plan has exclusions. Supplemental and Dependent Life Insurance does not provide payment of benefits for death caused by suicide within the first two years (one year for group policies issued in Missouri, North Dakota and Colorado) of the effective date of the certificate or an increase in coverage. This exclusionary period is one year for residents of Missouri and North Dakota. If the group policy was issued in Massachusetts, the suicide exclusion does not apply to dependent life coverage. The suicide exclusion does not apply to residents of Washington, or to individuals covered under a group policy issued in Washington.

Accidental Death & Dismemberment (AD&D) coverage complements your Basic and Supplemental Life coverage insurance and helps protect you 24 hours a day, 365 days a year.

Accidental Death & Dismemberment Coverage Options

This valuable coverage provides benefits beyond your disability or life insurance for losses due to covered accidents — including while commuting, traveling by public or private transportation and during business trips. MetLife's AD&D insurance pays you benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, third degree burn or brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

Voluntary AD&D 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:

- 1 to 3 times your base annual earnings

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

Voluntary AD&D Coverage Amounts for Spouse/Domestic Partner and Child(ren):

You can choose to cover your dependent spouse/domestic partner and child(ren) with AD&D coverage. Your dependents will be eligible for the following coverage:

Dependent Spouse and Child(ren):

- **Spouse/Domestic Partner** — 50% of your coverage amount
- **Child(ren)** — 15% of your coverage amount (not to exceed \$50,000)

Dependent Spouse/Domestic Partner only:

- 60% of your coverage amount

Dependent Child(ren) only:

- 25% of your coverage amount

*Child(ren)'s Eligibility: Dependent children ages from birth through age 25, are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.

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

Voluntary AD&D Coverage	Monthly Cost Per \$1,000 of Coverage
Employee	\$0.015
Employee & Family	\$0.025

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 AD&D coverage you select is called the "Full Amount" and is equal to the benefit payable for the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount, and will be listed in your coverage in a Table of Covered Losses. Such losses include loss of limbs, sight, speech and hearing, various forms of paralysis, third degree burn, brain damage and coma. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

Standard Additional Benefits Include

Some of the standard additional benefits included in your coverage that may increase the amounts payable to you and/or defray additional expenses that result from accidental injury or loss of life are:

- Air Bag
- Seat Belt
- Common Carrier
- Child Care Center
- Child Education
- Spouse Education
- Hospitalization

Other Available Additional Benefits Include

- COBRA Continuation
- Job Related injury
- Parental Care
- Rehabilitative Physical Therapy
- Repatriation of Remains
- Therapeutic Counseling

What Is Not Covered?

Accidental Death & Dismemberment insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained or from food poisoning; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or active participation in a riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

Additional Coverage Information

How To Apply*

To apply for Supplemental Life, Supplemental (Voluntary) AD&D or Dependents AD&D insurance, complete the enrollment form in your enrollment packet and return it to your employee benefits department. You can apply within 30 days after you become eligible, or during an annual enrollment period, but remember if you apply for Supplemental Life insurance more than 30 days after becoming eligible, satisfactory evidence of insurability is required. Coverage subject to evidence of insurability is not effective until approved by MetLife.

About Your Coverage Effective Date

The effective date of your coverage depends on when you become an eligible member, when you apply and whether you are required to provide evidence of insurability.

If you are not required to provide evidence of insurability, if you apply and agree to pay premiums, your Supplemental Life coverage becomes effective on the first day of the pay period following the later of:

- The date you become eligible if you apply on or before that date; or
- The date you apply within 30 days after you become eligible

If you are required to provide evidence of insurability and you apply during an annual enrollment period, if you apply and agree to pay premiums, your Supplemental Life coverage becomes effective on the later of:

- The following January 1; or
- The date MetLife approves your evidence of insurability.

In every case, you must meet the active work requirement before your insurance becomes effective.

What is the active work requirement?

Active work means performing with reasonable c

Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) other than your employer for your Basic and Supplemental coverages, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary. You are the beneficiary for your Dependent coverage.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

¹The 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.

² Will Preparation Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, Will Preparation services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.

³ Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. The following are not covered by the Estate Resolution Service: Matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate; any disputes with the Policyholder, Employer, Plan Attorneys, 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.

⁴ Transition Solutions Specialists are Financial Services Representatives of MetLife or New England Financial, a MetLife company. Certain conditions apply.

⁵ Investment advisory services offered by MetLife Securities, Inc., 200 Park Avenue, NY, NY 10166.

⁶ EAP services are provided through an agreement with MHN, Inc. MHN, Inc. is not an affiliate of MetLife and the services MHN provides are separate and apart from the insurance provided by MetLife.

⁷ 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 the 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.

⁸ Travel Assistance and Identity Theft Solutions services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by the United States Fire Insurance Company, a member of the Crum & Forster group of insurers. AXA Assistance and the Crum & Forster group are not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

⁹ 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.

¹⁰ 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.

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 County of San Diego and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life and AD&D coverages is/are provided under a group insurance policy (Policy Form GPNP99/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 contract. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent or when a dependent spouse/domestic partner reaches age 70. 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.



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1408-2133 1900030631(0814)
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