

Life Insurance



MetLife Life Insurance

Prepared for: County of San Diego



What is Life Insurance

Life insurance helps to provide a more financially secure future

Key Features

- A wide range of coverage options to fit your needs
- Your beneficiary receives the death benefit income tax free

Life insurance: Why is it so important?

If you have a spouse or domestic partner, or if you have children, they may rely on you to help keep the household running. It's important to take steps to make sure your loved ones would be financially prepared without you to handle expenses like:



- Food
- Utilities
- Transportation
- Mortgage/rent payments
- Childcare or education fees
- Insurance premiums



Help your family be financially prepared for expenses such as:

- Childcare/education fee
- Transportation and more
- Mortgage or rent payments
- Utilities
- Insurance Premiums

Life/AD&D Overview

Basic Life/AD&D coverage	Benefit – employer paid
Employee Life / AD&D coverage	Class 1: Flat \$10,000 Class 2: 1 x your basic annual earnings Class 3: 2 x your basic annual earnings Class 5: 2 x your basic annual earnings
Spouse/Domestic Partner Life/AD&D	Flat \$2,000
Dependent Child Life/AD&D	Flat \$2,000
Accelerated benefit option	Class 1: up to 75%; not to exceed \$7,500 All other classes: 75% of your basic life amount; to exceed \$500,000
Minimum Benefit	Class 1: \$10,000 All other classes: \$50,000
Maximum benefit	Class 1: \$10,000 All other classes: \$1 Million

Supplemental Life Overview

Supplemental Life	Benefit – voluntary – employee paid
Employee Life	<p>1 to 6 x your basic annual earnings, up to \$2 Million</p> <ul style="list-style-type: none">• Statement of Health required• Accelerated Benefit Option: 75% up to \$500,000

Supplemental Spouse Life

Supplemental Spouse Life	Benefit – voluntary – employee paid
Spouse or Domestic Partner	<ul style="list-style-type: none">• \$10,000• No Statement of Health needed• At time of claim, if you are married, you will need to provide MetLife a copy of your marriage certificate. If you have a Domestic Partner, you will need to provide a copy of your Affidavit of Domestic Partnership.• If you want to enroll a non-registered domestic partner, you must complete the Affidavit for Enrollment of Domestic Partners found on the County Benefit Division's website.

Enroll by logging into PeopleSoft Self Service on your work computer during Open Enrollment to select Supplemental Spouse Life Insurance and submit your choices.

Voluntary AD&D Overview

Voluntary	Benefit – voluntary – employee paid
Employee Life / AD&D coverage	1 to 3 x your basic annual earnings • Up to a maximum of \$1 Million
Spouse / Domestic Partner and child/ren	Spouse: 50% of your coverage amount Child(ren): 15% of your coverage amount
Spouse/Domestic Partner only	60% of your coverage amount
Dependent child/ren only	25% of your coverage amount

MetLife Advantages

Basic Life

- **WillsCenter.com**

Easily create a will, living will, or power of attorney online.

- **Grief Counseling**

Professional counselor and services to help with coping with a loss or major life change.

- **Funeral discount and Planning Services**

Through Dignity Memorial you and your family will have access to compassionate counselors as well as discounts on funeral services.

Supplemental Life

- **Face to Face Will Preparation**

Fully covers attorney fees by a MetLife Legal Plan participating attorney for preparing or updating a will, living will or power of attorney. In person or telephone consultation included.

- **Estate Resolution Services**

Unlimited one-on-one consultation to discuss estate. Preparation of estate documents. Help with correspondence and tax filing for non-probate assets.

Voluntary AD&D

- **Travel Assistance**

If there is an emergency while traveling internationally or domestically with one simple phone call you can access assistance for:

- ✓ Emergency medical evacuation
- ✓ Dispatch of a physician
- ✓ Pet Repatriation
- ✓ Worldwide virtual medical consultations
- ✓ Medical assistance services

- **Claims Concierge Services**

MetLife's Claims Concierge team is there for your employees' beneficiaries, providing comfort, sympathy and ongoing guidance and support throughout the claim process. The Claims Concierge team offers condolences to grieving beneficiaries and walks them through text steps and services available to them immediately at no cost.

- **Empathy**

MetLife has partnered with Empathy to provide your employees and their families with on-demand personalized guidance to help them throughout the weeks and months following a loss. From settling the estate to dealing with grief, Empathy's tech-enabled assistance and real-time human support help beneficiaries save valuable time while dealing with the challenges that loss brings. Empathy helps ease the burden, so they can focus on the things that matter most.

Conversion and Portability

	Conversion	Portability
Definition	Gives the option to convert group life benefits to an individual life insurance policy when benefits under the employer group plan reduce or terminate in whole or in part due to certain qualifying events	Allows insured and their dependents to continue their group term life coverage if benefits under the employer group plan end
Applicable Coverages	Basic Life, Supplemental, Dependent, and Supplemental Dependent	Basic Life, Supplemental, Dependent, Supplemental Dependent, Personal Accident Death and Dismemberment
Coverage increases and decrease	Increase: Not available Maximum Amount: The amount of coverage lost or less Decrease: Yes Minimum: none	Increase Maximum: Generally limited to the coverage amount in force at termination of group benefit, unless an increase is requested with MEOI Decrease: Yes Minimum: \$10,000
Statement of Health	Not required	Not required for standard port rates Required for Preferred rates (at employee's or spouses' option or coverage increase)
Election Period	31 days from the date coverage ends	31 days from the date coverage ends
Coverage Effective Date	32 nd Day after your life insurance ends	32 nd Day after your life insurance ends

Accelerated Benefit Option

What is the Accelerated benefit Option?

- Accelerated Benefit Option (ABO) is a life insurance feature that allows you to receive a portion of your life insurance benefit prior to passing away if you've been diagnosed as terminally ill with no more than a specified number of months to live. The money can be used for any purpose.

How Much can I receive?

- The accelerated benefit option is a part of your life insurance coverage that allows you to receive up to 75% (at least \$5,000, but not to exceed \$500,000) of your group life benefit before death if you've been diagnosed as having terminal illness with no more than 12 months to live.
- A request for an ABO payment is subject to an independent medical review and approval by MetLife. Payment will generally be made in a lump sum, and you may accelerate benefits only one time.

What happens to the rest of my life insurance?

- The remaining portion of coverage that is not accelerated remains in effect as long as you remain eligible under your employer's plan and the policy remains in force. Any future contributions for your life insurance under the plan will be waived.

How do I apply?

- To request an accelerated death benefit, contact your benefits department for an application then return it to MetLife along with a signed Physician certification that you are terminally ill.

Waiver of Premium

Continuation of Basic Life and Supplemental Life Insurance for employees that are totally disabled

Continuation Waiting Period	The period which starts on the date you become totally disable and ends 6 consecutive months later
Totally Disabled means ¹	<ul style="list-style-type: none">• You are unable to preform the material duties of your regular job• You are, after an initial period of 24 months, unable to perform any other job for which you are fit by education, training or experience
Date Continuation Ends	<ul style="list-style-type: none">• Date you die• The date your Total Disability ends• The date you do not give US Proof of Total Disability as required• The date you refuse to be examined by our physician, as required• The date you attain age 65
Disability Verification	To verify that you continue to be Totally Disabled without interruption, We may require from time to time that you send us proof that you continue to be Totally Disabled. We will not ask for proof more than once per year.

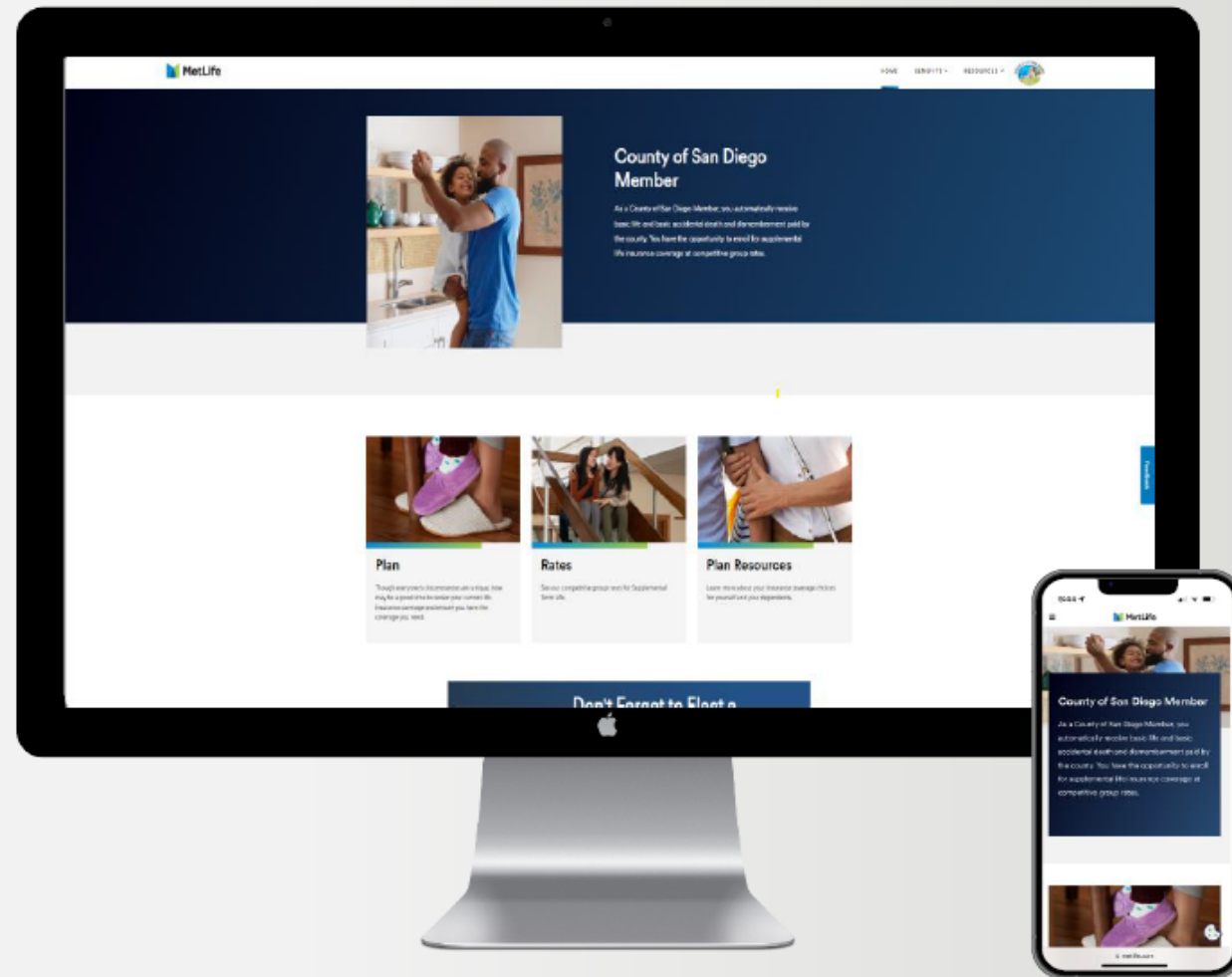
** To request a Waiver of Premium Form, contact your benefits department for an application then return it to MetLife along with a signed Physician certification

1. Total Disability must start before you attain age 60 and while you are insured for Continuation Eligible Insurance

County of San Diego Microsite

- ✓ Information about MetLife benefits in one convenient spot.
- ✓ Life Insurance Calculator located on the home page.
- ✓ Beneficiary Designation Instructions located on the home page.

site: <https://www.metlife.com/info/countyofsandiego/>

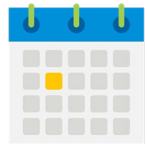


MyBenefits Pre-Registration

- Access the MyBenefits website to pre-register
- Enter the name of your employer or organization
- Select Create a New Account or Register Now
- Registration must be completed on a computer and not on a mobile device.
- **AFTER YOU ENROLL:**
 - Get additional information on your MetLife benefits and link to detailed coverage information, ID cards, online claims tracking and eAlerts.
 - Access additional resources including planning tools, forms and documents.



Questions? Need help or more info.?



Register with MyBenefits today! www.metlife.com/mybenefits

Open Enrollment is 10/6 through 10/30/25



For Plan info and resources visit:

www.metlife.com/info/countyofsandiego/benefits/plan-resources/



Call:

1-800-GET-MET8 (1-800-438-6388)

Mondays - Fridays, 8 a.m. – 9 p.m., ET

Saturdays - Sundays, 10 a.m. – 7 p.m., ET

Thank you.

Footnotes and disclosures

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L1. All applications for coverage are subject to review and approval by MetLife based on its underwriting rules. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

L2. Grief Counseling and Funeral Assistance services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's 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.

*L2. Beneficiary Grief Counseling services are provided through an agreement with TELUS Health. US Inc. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

L3. MetLife administers the Delivering the Promise, Transition Solutions and Retirewise programs, and has arranged to have trained third party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.

L4. EAP services provided through an agreement with LifeWorks. LifeWorks is not a subsidiary or affiliate of MetLife. Information disclosed directly to TELUS Health is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

L5. 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 TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife. TCA is not available with Accidental Death and Dismemberment and Business Travel Accident products in the state of New Hampshire.

L6. Travel Assistance services are offered and 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.

L7. Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, 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 legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. 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, judgements or fines; and frivolous or unethical matters.

Footnotes and disclosures *cont.*

L8. Digital Estate Planning without online notary is available to all individuals regardless of any MetLife relationship or product. It is not available for customers situated in or individuals residing in GU, PR and VI. Domestic partnerships are not currently supported. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.

L9. Services and discounts are provided through a member of the Dignity Memorial® 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.

L10. Services and discounts are provided through a member of the Dignity Memorial® 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. Not approved for group policies situated in AK, FL, KY, MT, ND, NY and WA. If the group policy is issued in an approved state, the discount is available for services offered 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 discount is available for "At Need" services only. For coverage issued under a multiple-employer trust, services are not available for WA residents.

L11. To take advantage of this benefit for Group Term Life insurance, coverage of at least \$10,000-\$20,000 must be elected. GUL coverage is portable to the maturity age specified in the certificate. In some cases, if your employer replaces the MetLife group contract with another group life insurance policy or otherwise terminates the MetLife GUL group contract, your MetLife GUL coverage may also be terminated, even after separation from employment or in retirement. If you have ported or otherwise continued your coverage and your employer later terminates the group policy, your cost of insurance rates may increase as a result of such termination. Rates will increase if you leave your employer for reasons other than retirement and choose to continue your coverage.

L12. Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.

Product Disclaimers : *Life*

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Term: Like most group insurance policies, group life insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details. GUL/GVUL:: Like most insurance policies, MetLife group life insurance contains exclusions, limitations and terms for keeping it in force. MetLife can provide you with costs and complete details.

AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Specific information pertaining to your insurance can be obtained by contacting your benefits administrator or MetLife.

Group Universal Life (GUL) is issued by Metropolitan Life Insurance Company, New York, NY 10166 under Policy Form# G.2130-S,GPNP99-Trust. Prospectuses for Group Variable Universal Life insurance and its underlying portfolios can be obtained by calling (800) 756-0124. You should carefully read and consider the information in the prospectuses regarding the contract's features, risks, charges and expenses, as well as the investment objectives, risks, policies and other information regarding the underlying portfolios prior to making any purchase or investment decisions. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

Group Variable Universal Life insurance has limitations. There is no guarantee that any of the variable options in this product will meet its stated goals or objectives. Cash value allocated to the variable investment options is subject to market fluctuations so that, when withdrawn or surrendered, it may be worth more or less than the amount of premiums paid.