



# MetLife<sup>®</sup> Supplemental Life Insurance

## The Police Association of Connecticut's 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

<b>For You</b>	Increments of \$10,000 to a maximum of \$100,000
<b>For Your Spouse/ Domestic Partner</b>	\$10,000 increments to a maximum of \$30,000
<b>For Your Dependent Children*</b>	\$2,000

\*Child(ren)'s Eligibility: Dependent children ages 6 months to 19 years old, or 23 years old if a child is a full-time student, are eligible for coverage. Children 15 days to 6 months are eligible for a \$200 benefit.

### 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/domestic partner (based on your age and the amount of coverage you want). Rates to cover your child(ren) are also shown.

<b>Age</b>	<b>Your Monthly Cost Per \$10,000 of Coverage</b>	<b>Spouse/Domestic Partner's Monthly Cost Per \$10,000 of Coverage (based on your age)</b>
Under 25	\$0.70	\$0.60
25 - 29	\$0.70	\$0.60
30 - 34	\$1.00	\$0.80
35 - 39	\$1.20	\$1.10
40 - 44	\$1.30	\$1.20
45 - 49	\$2.10	\$1.80
50 - 54	\$3.40	\$2.80
55 - 59	\$6.10	\$4.40
60 - 64	\$8.50	\$7.30
65 - 69	\$15.70	\$12.80
70 - 74	\$25.40	\$21.50
75 +	\$41.10	\$21.50

<b>Cost for your Child(ren)<sup>†</sup></b>	\$0.42 (for \$2,000)
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<sup>†</sup> Covers all eligible children



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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)	\$1.20	\$ _____
2. Enter the amount of insurance in tens of thousands of dollars (Example: for \$100,000 of coverage enter \$10)	10	_____
3. Monthly premium (1) x (2)	\$12.00	\$ _____

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

## Special Features

This insurance offering from the Police Association of Connecticut 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:<sup>†</sup>

*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/domestic partner's will at no additional cost to you.

### Accelerated Benefits Option:<sup>\*\*</sup>

*For access to funds during a difficult time*

You can receive up to 80% of your Supplemental Life insurance proceeds to a maximum of \$100,000 in the event that you become terminally ill and are diagnosed with less than twelve months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

### Survivor Assistance: MetLife Advice for Beneficiaries— Delivering the Promise<sup>®</sup>

*For support and guidance when beneficiaries need it most*

Survivor Assistance: MetLife Advice for Beneficiaries—Delivering the Promise<sup>®</sup> 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.

### Waiver of Premiums for Disability:<sup>††</sup>

*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.



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### **Total Control Account<sup>®</sup> :**

#### ***For immediate access to life insurance proceeds***

The Total Control Account<sup>®</sup> 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. Will Preparation is currently unavailable for New York-based groups and is not approved for Texas-based groups or Texas residents.

\*\* 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.

†† 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 (1) the date the Member dies, (2) the date the Member is no longer totally disabled, (3) the date the Member attained age 65, (4) the date the Member has not given us proof of total disability, and (5) the date the Member refuses to be examined by our physician



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## 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.

### Voluntary AD&D Coverage:

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#### Coverage Amounts for You:

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

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

- \$10,000 to \$100,000 coverage in increments of \$10,000

The maximum amount of coverage you can receive is \$100,000.

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#### Coverage Amounts for Spouse/Domestic Partner and Child(ren):

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

**Dependent Spouse/Domestic Partner and Child(ren):**

- **Spouse/Domestic Partner** — 40% of your coverage amount
- **Child(ren)** — 10% of your coverage amount

**Dependent Spouse/Domestic Partner only:**

- 50% of your coverage amount

**Dependent Child(ren) only:**

- 15% 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:

	Monthly Cost Per \$10,000 of Coverage
<b>Member</b>	\$0.60
<b>Member + Spouse/Domestic Partner + Child(ren)</b>	\$0.90

\* 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 provided by MetLife.



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## Additional Coverage Information

### How To Enroll:

Complete your enrollment form and return it today to: MetLife  
Attention: Kristi Coiner  
18201 Crane Nest Drive, Bldg. V  
Tampa, FL 33647

### 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 date.
- You are continuing the coverage you had in the last year.
- You are enrolling for coverage only one increment more than your current coverage.
- You are *not* enrolling for coverage greater than \$50,000.

#### For New Members

- Your enrollment takes place within 31 days from the date you become eligible for benefits.
- You are *not* enrolling for coverage greater than \$50,000.

### Statement of Health

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/domestic partner 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/domestic partner and child(ren) is/are continuing coverage s/he/they had in the last year.
- Your spouse/domestic partner and child(ren) is/are enrolling for coverage only one increment more than their current coverage.

#### For New Hires

- The enrollment takes place within 31 days from the date you become eligible for benefits.
- Your spouse/domestic partner is enrolling for coverage greater than \$10,000.



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

Coverage will become effective on October 1, 2007 or the first of the month following the receipt of your completed enrollment form for all requests that do not require additional medical information. Enrollment requests that require additional medical information and are not approved by the date listed above will not be effective until the first of the month following approval from MetLife.

### **What's Not Covered?**

Like most insurance plans, this Supplemental Life coverage 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 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 or Colorado) of an increase in coverage.

**Note:** If you do not wish to make a change to your coverage, you do not need to do anything / Even if you wish to keep your existing level of coverage, you must complete an enrollment form.

**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 Police Association of Connecticut. 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 or MetLife.**

Supplemental Life and Dependent Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99 / G2130-S) issued to your association by MetLife. Supplemental Life and Dependent Life and AD&D coverages under your association's plan terminates when your membership 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.