

Term Life Insurance

Metropolitan Life (MetLife) Insurance Company is the provider of your life insurance program. Life Insurance coverage provides your beneficiary with a lump sum payment in the event of your death (or you, in the event of your dependent's death). The Policy number for term group life insurance through MetLife is #29992.

No Duplication of Benefits or Enrollment

You cannot have duplicate Life Insurance coverage under the State plan. If you and your spouse are both State employees and/or retirees, and you cover yourself for Life Insurance, you cannot be covered as a dependent of your spouse. Also, children of State employees and retirees cannot have duplicate coverage under both parents. MetLife will only pay benefits for one policy.

Beneficiaries

MetLife requires a valid beneficiary designation on file. If you do not name a beneficiary, or if you are not survived by your named beneficiary, benefits will be distributed according to the order detailed in MetLife's certificate of group coverage. Benefits will be paid in equal shares to the first surviving class of the following:

- Your spouse;
- Your children;
- Your parents;
- Your siblings; or
- Your estate.

Beneficiary designation forms are available from your Agency Benefits Coordinator or from MetLife's website: www.metlife.com/mybenefits (group name: State of Maryland).

Life Insurance for Active Employees

YOUR CHOICES

Coverage for Yourself

You may choose coverage in \$10,000 increments up to a maximum of \$300,000. You may choose up to \$50,000 guaranteed coverage without completing a Statement of Health form. If you select coverage greater than \$50,000 for yourself, you must complete and submit a Statement of Health form to be reviewed by MetLife.

Newly hired public safety employees who perform the duties listed below as part of their job

- Scuba Dive
- Fly in /or pilot helicopters

may purchase up to \$200,000 of life insurance without medical underwriting, within 60 days of their start date. Medical underwriting will be required for anyone eligible who does not enroll in additional life insurance coverage within 60 days of their start date.

Coverage for Your Dependents

You may choose to purchase coverage for your dependents who are eligible for health benefits with the State in \$5,000 increments up to half of your coverage amount (up to a maximum of \$150,000). You may choose up to \$25,000 guaranteed coverage for eligible dependents without completing a Statement of Health form. If you select coverage greater than \$25,000 for a dependent, a Statement of Health form for that dependent must be completed and reviewed by MetLife.

For More Information

If you have questions about how to report a death claim, portability requests or beneficiary information, please contact MetLife at 1-866-492-6983 for more details. For all other questions, call 1-877-610-2954.

PLEASE NOTE:

- ✿ Dependent eligibility requirements for Term Life Insurance are the same as the requirements for all other plans.
- ✿ Dependents with Life Insurance who become ineligible may contact the plan for information to convert to an individual whole life insurance policy within 31 days. Please contact MetLife at 1-866-492-6983.
- ✿ Statement of Health forms are available from your Agency Benefits Coordinator or from MetLife's website: www.metlife.com/mybenefits (group name: State of Maryland).
- ✿ Rates change at the start of the plan year (July 1) when you reach the next age level, shown on the premium chart in the back of this Guide.

HOW THE PLAN WORKS DURING ACTIVE EMPLOYMENT*New Enrollment*

For new enrollment in MetLife Term Life Insurance plan offered through the State to begin, you must be actively at work, employed by the State of Maryland, and performing services for compensation on regularly scheduled working days. Regularly scheduled working days do not include holidays, non-work days, vacations, or other scheduled leaves. Actively at work means that you have worked at least 20 hours over the last seven consecutive calendar days at either your usual place of employment or away from your usual place of employment at the agency's convenience, and that you are not currently on sick leave or other type of scheduled leave. If you do not enroll when first eligible, you will have to wait until the next Open Enrollment period.

Changing Coverage and When Coverage is Effective

If you are currently enrolled in the plan, you may continue at your current coverage level each plan year without medical review. If you want to increase your coverage to more than \$50,000 during Open Enrollment, regardless of your current coverage amount, you must submit a Statement of Health to MetLife. Please note that your increased coverage amount will become effective when you pay increased premiums on the later of:

- The first day of the new plan year;
- The date MetLife approves your Statement of Health; or
- The date you return to active service if you are out on paid or unpaid leave.

If your request for increased coverage is denied, your coverage will remain at your previous amount.

Additional Benefits***The MetLife Center for Special Needs Planning***

MetLife is committed to helping families through the maze of legal and financial complexities surrounding planning for the future of children and other dependents with special needs. Working with a qualified legal advisor, your MetLife Specialist can help you secure lifetime care and quality of life for your child or other dependent with special needs. Your Specialist will help you build financial freedom and protection for your loved one by addressing the following critical issues:

- ✿ Protecting future government benefit eligibility for Supplemental Security Income (SSI) and Medicaid;
- ✿ Ways that a special needs trust can provide lifetime care while still preserving government benefit eligibility;

- ✿ Choice of trustee, guardian, conservator or client self-determination and advocacy training, if appropriate; and
- ✿ Appropriate funding vehicles to fund a special needs trust, including life insurance, even for when you may no longer be there to serve as an advocate.

Working in cooperation with knowledgeable professionals who have expertise in special needs planning, we can help you implement a plan that meets the future care needs of your child or other dependent with special needs.

For more information about the MetLife Center for Special Needs Planning, please call 1-877-638-3375.

Accelerated Benefit

An Accelerated Benefit is available in the event of a terminal illness. An insured employee (or insured spouse) has the option for early access of up to 100% of the face amount of the insurance coverage, if the insured person is medically certified by MetLife to be terminally ill with less than 12 months to live, and has at least \$20,000 in coverage. (Active employees only.)

Waiver of Premium During Total Disability

If you become totally disabled before you reach age 60 and are enrolled in the Term Life Insurance plan as an Active State employee on your date of disability, you may be entitled to a waiver of premium after nine months of total disability. To apply for a waiver of premium, you must submit a waiver of premium application to MetLife on the ninth month of your total disability. If approved, your premiums will be waived. Once you are approved for a waiver of premium, Life Insurance coverage for you and your covered dependents will be directly through MetLife. The coverage will end when you reach age 65 or when you are no longer disabled, whichever comes first. When your waiver of premium ends you will be eligible to convert your coverage to an individual whole life insurance policy by contacting MetLife.

Conversion and Portability of Coverage

If you leave employment with the State, you may continue your Term Life Insurance coverage on an individual basis. Two options are available:

- Portability – an individual term life insurance policy; or
 - Conversion – an individual whole life insurance policy.
- Please contact MetLife at 1-866-492-6983 for eligibility requirements and information about each option.

Please note: You only have 31 days from your termination date to select one of these options.

Will Preparation

Will preparation is available to all employees and their spouses who are enrolled in the Group Term Life Insurance Plan with MetLife. This is a value-added benefit by Hyatt Legal Plans, a MetLife company. You also have access to Hyatt’s nationwide network of participating plan attorneys to prepare or update your and your spouse’s wills. This is a complimentary service as long as you are enrolled in the Life Insurance Program.

Life Insurance Upon Retirement

YOUR CHOICES

Coverage for Yourself

As of January 1, 1995, State retirees who retire directly from State service may:

- ✿ Continue Life Insurance at the same coverage level, subject to the age-related reduction schedule;
- ✿ Reduce Life Insurance coverage to a minimum of \$10,000, also subject to the age-related reduction;
- ✿ Cancel Life Insurance coverage; or
- ✿ Convert to an individual policy.

You cannot increase your Life Insurance coverage or add new dependents to your Life Insurance coverage upon retirement or at any time after retirement. If you choose to reduce or cancel Life Insurance coverage, you will not be permitted to increase coverage or re-enroll in the State Life Insurance plan in the future.

There can be no break in Life Insurance coverage between active employment and retirement.

Coverage for Your Dependents

As a retiree, you may also choose to continue, reduce, or cancel your dependent Life Insurance coverage for any dependents that were covered under the Life Insurance plan while you were an Active employee.

Your dependent's Life Insurance can never be more than half of your Life Insurance coverage amount.

- ✿ Spouse beneficiaries who had spouse life insurance as the dependent of the deceased retiree can only continue life insurance coverage through a conversion policy.

HOW THE PLAN WORKS DURING RETIREMENT

Automatic Reduction of Benefits for You and Your Dependents

Life Insurance benefits for you and your dependents will reduce automatically based on your age, according to the chart below. New retirees who are at least 65 at the time of retirement, and their covered dependents, will have an immediate reduction of benefits at the time of their retirement. The premiums are based on the reduced level of coverage and the current age bracket of each covered member. The reduction schedule is as follows:

At Age...	Benefits Reduce To...
65	65% of your or your dependent's original amount
70	45% of your or your dependent's original amount
75	30% of your or your dependent's original amount
80	20% of your or your dependent's original amount

The benefit amount lost at the time of the reduction can be converted to an individual whole life insurance policy within 31 days of the reduction of coverage by calling MetLife at 1-877-610-2954.

For More Information

If you have questions about coverage, conversion policies, limitations, definitions, restrictions, terminating events, or exclusions, please call MetLife service at 1-877-610-2954. MetLife also has a dedicated website for the State of Maryland's Group Term Life Insurance Plan. The website address is www.metlife.com/mybenefits (group name: State of Maryland). On this website, you can find beneficiary designation and change forms, as well as Statement of Health forms.