

# Health Benefits

Putting the pieces together  
to improve your health.



## State of Maryland – 2019 Plan Benefits Overview

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

### Coverage options: MetLife Optional Life Insurance

Who's Eligible	Coverage Choices	Evidence of Insurability
<b>Employee</b>	\$10,000 up to \$300,000 in \$10,000 increments If you are a public safety employee who scuba dives, or you fly in or pilot a helicopter as part of your job, you may elect coverage in \$10,000 increments up to a maximum of \$500,000.	Enroll for \$50,000 of coverage without answering any medical questions. You may apply for higher coverage amounts by answering a few health questions.*
<b>Spouse</b>	\$5,000 up to \$150,000 in \$5,000 increments Not to exceed 50% of your Optional Life benefits.	Enroll for \$25,000 of coverage without answering any health questions. You may apply for higher coverage amounts by answering a few health questions.*
<b>Dependent Child(ren)</b>	\$5,000 up to \$150,000 in \$5,000 increments Not to exceed 50% of your Optional Life benefits.	No health questions are required.

\* 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.

### When You Retire

When you retire, you may keep all life insurance in effect on the day prior to Your retirement. Retiree and Spouse life insurance coverage insurance on and after age 65 will be determined by applying the appropriate percentage to the amount of Your insurance in effect on the day before Your 65th birthday: 65% at age 65, 45% at age 70, 30% at age 75 and 20% at age 80.

### What is VAD&D Insurance?

Voluntary Accidental Death & Dismemberment Insurance (VAD&D) complements your Optional Life Insurance with coverage for severe accidents or loss of life on or off the job. VAD&D insurance pays benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, or if you suffer a covered fatal accident.

### MetLife Voluntary Accidental Death & Dismemberment Insurance (VAD&D)

<b>Employee*</b>	\$100,000, \$200,000, or \$300,000
<b>Employee &amp; Family Plan</b>	\$100,000, \$200,000, or \$300,000

VAD&D coverage ends at retirement.

In partnership with



## When your coverage will become effective:

You must be actively at work on the date your coverage becomes effective, and your spouse and eligible child(ren) must not be confined to a hospital on the enrollment date, or at home for any medical reason or be receiving or entitled to receive disability income for any medical reason on the date the coverage is scheduled to become effective. Coverage will become effective following the receipt of your enrollment information from the State of Maryland Employee Benefits Division for all requests that do not require additional medical information. Requests for amounts 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 or the date that the policy's active at work requirements are met, and for spouse and eligible child(ren) coverage, the date that they are no longer confined to a hospital or at home for any medical reason or receiving or entitled to receive disability income for any medical reason.

## MetLife Advantages<sup>SM</sup>:

Your plan includes access to MetLife Advantages<sup>SM</sup>—a comprehensive suite of valuable services for support, planning and protection when you need it most at no cost to you. Services include:

### Will Preparation Services<sup>1</sup>

Offers you and your spouse unlimited face-to-face or telephone meetings with an attorney, from Hyatt Legal Plans' network of over 14,000 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

### Estate Resolution Services<sup>1</sup>

Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse's estates. Beneficiaries can also consult an attorney, from Hyatt Legal Plans' network of more than 14,000 participating attorneys, for general questions about the probate process.

### WillsCenter.com<sup>2</sup>

Helps you or your spouse prepare a will, living will, Power of Attorney and HIPAA Authorization form on your own, at your own pace, 24 hours a day, 7 days a week.

### MetLife Infinity<sup>3</sup>

Helps you create a digital legacy for your beneficiaries, estate administrators and others who play important roles in your major life events. MetLife Infinity offers a unique way to capture and securely store your important documents including deeds, wills and life stage planning documents, as well as photos and videos. You can also share important life events, milestones and other memorable activities for future use.

### Funeral Assistance<sup>4</sup>

Services designed to simplify the funeral planning process for your loved ones and beneficiaries to assist them with organizing an event that will honor a loved one's life from a self-paced funeral planning guide to services such as locating funeral homes, florists and local support groups.

### Grief Counseling<sup>4</sup>

Provides you and your dependents up to five private counseling sessions, in-person or by phone, with a professional grief counselor—per event—to help cope with a loss, no matter the circumstances, whether it's a death, an illness or divorce.

### Total Control Account<sup>®5</sup>

The Total Control Account (TCA) is a settlement option that provides your loved ones with a safe and convenient way to manage life insurance proceeds. They'll have the convenience of immediate access to any or all of their proceeds through an interest bearing account with unlimited check-writing privileges. The Total Control Account also allows beneficiaries time to decide what to do with their proceeds.

### Delivering the Promise<sup>®6</sup>

This service is designed to help beneficiaries sort through the details and serious questions about claims and financial needs during a difficult time. MetLife has arranged for Massachusetts Mutual Life Insurance Company (Mass Mutual) to have specially-trained financial professionals available for assistance in person or by telephone to help with filing life insurance claims, government benefits and help with financial questions.

### Transition Solutions<sup>6</sup>

Focuses on guidance and services around insurance and other financial products to help you and your family better prepare for your future in response to benefit changing events.

### Portability<sup>7</sup>

Gives you an opportunity to continue your Group Life insurance coverage with MetLife should you leave the State of Maryland for any reason. Competitive rates apply but will likely be higher than your current rates. MetLife will bill you directly. To take advantage of this feature, you must have coverage of at least \$10,000 up to a maximum of \$2,000,000. 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 plan administrator for specific details. Portability is also available on coverage you've selected for your spouse and dependent child(ren). Dependents' amounts are contingent on the employee's amount. Increases, decreases and maximums are subject to state availability.

## Additional Plan Features:

### Waiver of Premiums for Total Disability (Continued Protection)

You may be eligible to have your Optional and Dependent Term Life insurance premium waived until you reach age 65 or recover from your disability, whichever is sooner, should you become unable to work due to total disability. Total disability or totally disabled means your inability 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.

### Conversion

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. Please note that conversion is not available on AD&D coverages.

### Accelerated Benefits Option<sup>8</sup>

You can receive up to 100% of your Life Insurance proceeds 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.

## Cost of Coverage:

Cost is based on the amount of coverage you elect, your age as of January 1<sup>st</sup>. Spouse coverage is based on his/her age as of January 1<sup>st</sup>. The rates shown are the monthly cost per \$1,000 of coverage. Monthly cost for dependent child(ren) covers all eligible child(ren).

Employee & Spouse Monthly Cost Per \$1,000 of Coverage:

	Employee	Spouse
AGE	RATE	RATE
0 - 29	\$0.03	\$0.09
30 to 34	\$0.04	\$0.10
35 to 39	\$0.05	\$0.10
40 to 44	\$0.08	\$0.18
45 to 49	\$0.13	\$0.28
50 to 54	\$0.20	\$0.42
55 to 59	\$0.37	\$0.65
60 to 64	\$0.52	\$1.00
65 to 69	\$0.77	\$1.45
70 to 74	\$1.38	\$2.28
75 to 79	\$2.06	\$2.28
80 and older	\$2.06	\$2.28

Dependent Child(ren) Monthly Rate per \$1,000 of coverage:
\$0.14

VAD&D Monthly Cost of Coverage:	
Employee	
\$100,000	\$1.20
\$200,000	\$2.40
\$300,000	\$3.60
Employee and Family	
\$100,000	\$2.30
\$200,000	\$4.60
\$300,000	\$6.90

## Calculate Your Premium:

How to calculate your Employee Optional Life Insurance Monthly Cost:

**Example: 40-year-old applying for \$200,000 of coverage.**

Steps	Example	Calculate for Yourself
A. Find your age-based rate in the chart above:	\$ 0.08	\$ _____
B. Choose how much coverage you are applying for:	\$200,000	\$ _____
C. Divide that coverage amount by 1,000	200 (\$200,000 ÷ 1,000)	\$ _____
<b>D. Multiply A x C for estimated Monthly Cost:</b>	<b>\$16.00</b> <b>(\$0.08 x 200)</b>	\$ _____

For more information visit <https://www.metlife.com/stateofmd> or call 1-866-574-2863.

## What's Not Covered:

### Optional Life:

There is a two-year contestability period during which any material misstatements made by you can be used by MetLife to deny a claim.

**VAD&D:** VAD&D coverage 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; 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 riot; committing or trying to commit a felony; service in the armed forces or any country or international authority, except the United States National Guard; or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

<sup>1</sup> Will Preparation Services and Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, Will Preparation Services and Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI. These services are provided at no additional cost to those who purchase Supplemental Life Insurance only. 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, judgments or fines; and frivolous or unethical matters.

<sup>2</sup> 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. WillsCenter.com is available to anyone with internet access regardless of affiliation with MetLife.

<sup>3</sup> MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.

<sup>4</sup> Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks 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.

<sup>5</sup> 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 TCA, and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs.

<sup>6</sup> MetLife administers the Transition Solutions and Delivering the Promise programs, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing Transition Solutions and Delivering the Promise through MetLife.

<sup>7</sup> To take advantage of this benefit, coverage of at least \$10,000 must be elected. Increases, decreases, minimum and maximum coverage amounts are subject to state availability. Please contact your plan administrator or refer to your certificate for specific details.

<sup>8</sup> The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income 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

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

Life coverage is provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life coverage under your employer's plan terminates when your employment ceases, when your Life contributions cease, or upon termination of the group contract. Should your life insurance coverage terminate for reasons other than non-payment of premium or voluntary cancellation, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.