



## 2020 Life insurance overview

Below is important information about Optional Life insurance coverage. Eligible, newly hired employees can enroll in life insurance within 31 days from their date of hire. Employees can apply throughout the year or within 31 days of a special eligibility situation.

**Learn** more about the coverage options available to you, special plan features, and services and premiums.

**Calculate** your estimated monthly premium, which will be conveniently deducted from your paycheck.

**Apply** online through MyBenefits at MyBenefits.sc.gov.

**For enrollment questions**, contact your benefits administrator or call PEBA at 888.260.9430, Monday – Friday, 8:30 a.m. to 5 p.m.

### Life insurance coverage options

Who's eligible?	Coverage level	Requirements for enrollment
<b>Employee</b>	<p>\$10,000 increments up to \$500,000</p> <p>Includes matching Accidental Death and Dismemberment (AD&amp;D)</p> <p>Coverage reduces to 65% at ages 70-74, 42% at ages 75-79 and 31.7% at age 79 and older. Reduction will take effect January following your birthday.</p>	<p><b>New hires</b> Elect Optional Life insurance coverage up to three times your basic annual earnings (rounded down to the nearest \$10,000), or up to \$500,000, whichever is less. You may apply for higher coverage by completing a <i>Statement of Health</i>.</p> <p><b>Throughout the year</b> If you participate in the Pretax Group Insurance Premium feature, you may increase your Optional Life coverage within 31 days of a special eligibility situation up to \$50,000 without answering any health questions or during open enrollment by completing a <i>Statement of Health</i>.</p> <p>If you do not participate in the Pretax Group Insurance Premium feature, you may increase your Optional Life coverage within 31 days of a special eligibility situation up to \$50,000 without answering any health questions or anytime by completing a <i>Statement of Health</i>.</p>
<b>Spouse</b>	<p><b>Option 1:</b> \$10,000 or \$20,000</p> <p><b>Option 2:</b> \$10,000 increments up to \$100,000 or 50% of the employee's Optional Life insurance amount, whichever is less</p> <p>Includes matching AD&amp;D</p>	<p><b>New hires and special eligibility situations</b> If not enrolled in Optional Life, elect Dependent Life-Spouse coverage of \$10,000 or \$20,000 without answering any health questions. If enrolled in Optional Life, elect Dependent Life-Spouse coverage up to \$100,000 or 50% of employee's Optional Life coverage amount, whichever is less, by completing a <i>Statement of Health</i>.</p> <p><b>Throughout the year</b> Enroll in or increase your Dependent Life-Spouse coverage up to \$100,000, subject to the coverage amount restrictions above, by completing a <i>Statement of Health</i>.</p>
<b>Dependent child(ren)</b>	<p>\$15,000</p> <p>Does not include matching AD&amp;D</p>	<p>Enroll in Dependent Life-Child coverage anytime throughout the year. There are no health questions required.</p> <p>Child(ren) are eligible from live birth to ages 19 or 25 if the child is a full-time student. A child can be covered by only one parent under this Plan.</p>

If a *Statement of Health* is required, MetLife will 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.

## What is Accidental Death & Dismemberment insurance?

Accidental Death & Dismemberment insurance (AD&D) complements your Optional Life insurance and Dependent Life-Spouse insurance with coverage for severe accidents or loss of life on or off the job. AD&D insurance pays benefits if you or your spouse suffers a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, or if either of you suffers a covered fatal accident. When you are approved for Optional Life insurance coverage for yourself and your spouse is approved for Dependent Life-Spouse insurance, you are each automatically enrolled in AD&D insurance equal to your Optional Life or Dependent Life-Spouse insurance coverage.

## When will your coverage 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 on the first day you are actively at work as a full-time employee following the receipt of your completed application 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. For Dependent Life-Spouse and eligible Dependent Life-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 will be the effective date.

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

Your life insurance benefits include 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.

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

Offers you and your spouse unlimited face-to-face or telephone meetings with an attorney, from the MetLife Legal Plans network of over 15,000 participating attorneys, to prepare or update a will, living will and power of attorney. This benefit is only available to you if you have Optional Life insurance.

*For more information, call MetLife Legal Plans at 800.821.6400, Monday – Friday, 8 a.m. to 7 p.m. Advise the Client Service Representative that you are with PEBA, and provide the group number (200879) and the last four digits of your Social Security number.*

### MetLife 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 the MetLife Legal Plans network of more than 15,000 participating attorneys, for general questions about the probate process. This benefit is only available to you if you have Optional Life insurance.

*For more information, call MetLife Legal Plans at 800.821.6400, Monday – Friday, 8 a.m. to 7 p.m. Advise the Client Service Representative that you are with PEBA, and provide the group number (200879) and the last four digits of your Social Security number.*

### 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, seven days a week.

*Visit [www.willscenter.com](http://www.willscenter.com) and register as a new user. Follow the simple instructions to create your online document.*

### Digital Storage<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.

*Visit [metlifeinfinity.com](http://metlifeinfinity.com) to learn more and to download from the App store or Google Play.*

### Funeral Planning 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.

*Call Dignity Memorial 24 hours a day at 866.853.0954 or visit [finalwishesplanning.com](http://finalwishesplanning.com). To locate funeral homes and other important service providers, call 866.853.0954.*

### Grief Counseling<sup>5</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.

*Call LifeWorks US Inc. 24 hours a day, 7 days a week at 888.319.7819.*

### Life Settlement Account

The Total Control Account<sup>®6</sup> (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. This benefit is only available to you if you have Optional Life or Dependent Life insurance.

*Call MetLife at 800.638.7283, Monday – Friday, 8 a.m. to 6 p.m.*

## Transition Solutions<sup>7</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.

Call MetLife at 877.275.6387, Monday – Friday, 9 a.m. to 6 p.m.

## Delivering the Promise<sup>®</sup>

Helps beneficiaries sort through the details and serious questions about claims and financial needs during a difficult time. MetLife has arranged 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.

To be referred to a Delivering the Promise Specialist who will contact you directly, call 877.275.6387, prompt 2.

## Additional plan features

### 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 you cannot convert your AD&D coverage.

Call MetLife at 877.275.6387, prompt 1, Monday – Friday, 9 a.m. to 6 p.m.

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

You can receive up to 80 percent of your Optional Life insurance proceeds, up to a maximum of \$400,000 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.

Call MetLife at 800.638.6420, prompt 2, Monday – Friday, 8 a.m. to 11 p.m.

## 2020 Monthly premiums

Rates are guaranteed until December 31, 2020.

Monthly premiums for Optional Life insurance are based on the amount of coverage and your age as of December 31, 2019. Premiums for Dependent Life-Spouse coverage are based on the amount of coverage and your spouse's age as of December 31, 2019. The rates shown are the monthly cost per \$10,000 of coverage. One monthly premium for Dependent Life-Child insurance covers all eligible children.

### Optional Life and Dependent Life-Spouse rates

Rates per \$10,000 of coverage (includes AD&D coverage)

### Dependent Life-Child rate

\$1.26 per month for \$15,000 of coverage

Age	Monthly rate
<b>Under 35</b>	\$0.58
<b>35-39</b>	\$0.78
<b>40-44</b>	\$0.86
<b>45-49</b>	\$1.22
<b>50-54</b>	\$1.94
<b>55-59</b>	\$3.36
<b>60-64</b>	\$6.00
<b>65-69</b>	\$13.50
<b>70-74</b>	\$24.22
<b>75-79</b>	\$37.50
<b>80 and over</b>	\$62.04

## Calculate your monthly premium

**Example: 40-year-old with \$200,000 of Optional Life insurance coverage.**

Steps	Example	Calculate your rate
A. Find your age-based rate in the chart above.	\$0.86	\$ _____
B. Choose how much coverage you are applying for.	\$200,000	\$ _____
C. Divide that coverage amount by 10,000.	$\$200,000 \div 10,000 = 20$	\$ _____
D. Multiply A and C for the monthly premium.	$\$0.86 \times 20 = \$17.20$	\$ _____

### What's not covered?

**Optional Life:** Like most insurance plans, this plan has exclusions. For instance, Optional and Dependent Life insurance do not provide payment of benefits for death caused by suicide within the first two years of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years of an increase in coverage.

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

**AD&D:** AD&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; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces or 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.

<sup>1</sup> Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal service benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. 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.

<sup>3</sup> MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company.

<sup>4</sup> Funeral Assistance is not available in New York. 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.

<sup>5</sup> Grief Counseling 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>6</sup> The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCAs are maintained in MetLife's general account and are subject to claims of MetLife's creditors. MetLife bears the investment risk of the assets backing TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

<sup>7</sup> MetLife administers the Transition Solutions and Delivering the Promise programs but has arranged 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>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 South Carolina Public Employee Benefit Authority and are subject to each state's laws and availability. 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. Nothing in these materials is intended to be advice for a particular situation or individual. Like most group life insurance policies, MetLife group policies contain exclusions, limitations, terms and conditions for keeping them in force. Please see your certificate for complete details.

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.

