

**GROUP LIFE INSURANCE SUMMARY SHEET
COMMONWEALTH OF PENNSYLVANIA
GROUP LIFE INSURANCE PROGRAM**

This is a summary of your Group Life Insurance Program. It should be kept with your Welcome Kit that you will receive directly from MetLife. The Welcome Kit includes your booklet certificate. If there is a difference between the wording contained in this summary and the legal plan document (contract), the plan document will govern.

IF YOU NEED HELP WITH OR HAVE QUESTIONS ABOUT YOUR GROUP LIFE INSURANCE PROGRAM, CONTACT METLIFE'S CUSTOMER SERVICE DEPARTMENT AT 1-855-972-5433.

ELIGIBILITY. Permanent employees become eligible after a 90 day waiting period. They also become eligible for the work-related accidental death coverage unless the surviving spouse, minor children or parents are entitled to benefits under Act 101 of 1976, which provides death benefits to survivors of law enforcement officers, firefighters, ambulance, and rescue squad members killed in the performance of their duties. Temporary employees are not eligible.

WHEN DOES COVERAGE BEGIN AND END. Coverage is effective the day after you have completed 90 days of employment in an active pay status. If you go on an unpaid absence during the first 90 days of employment in an active pay status, your effective date of insurance coverage will be extended by the number of days you were on leave. If you are not in an active pay status on the date you would normally become insured, your insurance coverage will not become effective until you are returned to an active pay status. Your earnings statement will show that the Commonwealth is paying premiums during your first three months, but this is for the bookkeeping purposes of the Commonwealth; it does not entitle you to coverage prior to the waiting period being served. Your group life insurance ends at the earliest time indicated below.

- When you fail to make any required contributions for your insurance while on an unpaid absence.
- When you have been on an unpaid absence for 12 months, except for military leave. Coverage during military leave may continue through active military duty.
- At the end of the month in which you retire, terminate, or cease to be in an active pay status.
- When you have been on injury leave (paid and unpaid) for 12 months, or if only paid injury leave is used beyond 12 months, until your paid leave is exhausted.
- When this policy is discontinued.

Your Work-Related Accidental Death Benefit insurance coverage ends when you cease to be physically present on the job.

IF YOU ARE DISABLED. If you become permanently and totally disabled while insured, your life insurance will continue as long as you are in an active pay status. If you remain disabled, you will be eligible to apply for Disability Life Insurance upon loss of active pay status or termination of employment. To qualify for this coverage, you must submit proof of the disability. Such proof may be submitted at any time following the disability, but no later than 12 months following the last premium payment. When requested by MetLife, you must also submit annual proof that you are still disabled. If you believe you may be eligible for this protection, contact MetLife's Customer Service Department at **1-855-972-5433**.

If your application is denied, you will be notified by the insurance carrier. If disapproved, MetLife will inform you that you may appeal the denial in writing and will provide instructions for the appeal.

TO CONVERT TO AN INDIVIDUAL POLICY. If all or any part of your insurance under this program terminates, you will receive a conversion notice from MetLife. You have a 31 day period following the date of termination, or 15 days from the date of your conversion notice, for a period not to exceed more than 91 days from the date your group insurance was terminated, to apply for an individual policy of life insurance in an amount not to exceed the amount of insurance lost. You will not be required to have a medical examination. If you should die during the timeframe conversion could have been exercised, your Group Life Insurance will be paid to your beneficiary(ies) as though your insurance had not terminated or been reduced. If you wish to apply for conversion, contact MetLife's Customer Service Department at **1-855-972-5433**.

COST OF THE PLAN. The cost of the Group Life Insurance Program is paid entirely by the Commonwealth. If you go on an unpaid absence that does not include benefits, you will be billed by MetLife for your premiums for up to one year. If you do not pay the premium, you will be dropped from the program.

WHAT IS THE AMOUNT OF INSURANCE. The amount of insurance, as shown in your booklet certificate, will be based on your annual pay rate (excluding overtime, bonuses, etc.) up to a maximum amount that depends on your position. For most employees, when you reach age 70, the amount of your insurance will be reduced to 65 percent of the base amount; when you reach age 75, your insurance will be reduced to 50 percent of the base amount. However, you will be eligible to purchase an individual policy for the amount of coverage lost under the group program. See booklet certificate for details.

WHEN IS THE AMOUNT OF INSURANCE UPDATED. Any increases or decreases in your insurance due to changes in pay will become effective on the January 1 following your change in pay if you are in an active pay status on that day or the last regularly scheduled workday before January 1. If you are not in an active pay status on either date, the increase or decrease will not become effective until you return to an active status.

WHEN ARE BENEFITS PAID AND TO WHOM. In the event of your death while you are insured, your life insurance benefits will be paid to your beneficiary(ies). You should name your beneficiary(ies) by visiting the MetLife website at www.metlife.com/mybenefits, registering and completing the online form. If you do not have internet access, please call the MetLife Customer Service line at 1-855-972-5433, to request a form. **It is very important that you keep this information up to date so that your life insurance benefits will be paid to the proper person(s).** A copy of your beneficiary form should be kept with your Welcome Kit.

FILING A DEATH CLAIM. Upon your death, your beneficiary(ies) should contact MetLife's Customer Service Department to obtain claim information. MetLife will provide detailed instructions at that time. Payments of less than \$5,000 will be made in a lump sum, and payment of \$5,000 or more will be placed in Total Control Account in the beneficiary(ies) name. Your beneficiary(ies) should contact MetLife's Customer Service Department if there are any questions.

ADDITIONAL BENEFIT SERVICES.

- **Total Control Account.** MetLife's Total Control Account is an interest-bearing account with draft-writing privileges. It relieves beneficiaries of the need to make immediate decisions about what to do with a lump-sum check, while giving them the flexibility to access funds as needed and earn interest on the proceeds as they assess their financial situation
- **Delivering the Promise.** This is a service provided by MetLife to beneficiaries and their families to handle the sometimes overwhelming financial and sensitive issues surrounding their loss. MetLife Deliver the Promise specialists are registered representatives trained to assist beneficiaries with filing life insurance claims, filing for government benefits, planning for current and future financial needs and locating support resources for grief counseling.
- **The Accelerated Benefit Option.** Employees who are terminally ill with a life expectancy of six months or less may apply to have part of their group life insurance benefits paid to them in advance. This option allows up to 80 percent of the face amount of insurance to be paid income tax free to the employee with the balance paid to the beneficiary(ies) upon the employee's death. This payment is made using the Total Control Account described above.

To obtain information regarding these additional services, contact MetLife's Customer Service Department at 1-855-972-5433.

WORK-RELATED ACCIDENTAL DEATH BENEFIT

WHAT IS THE AMOUNT OF INSURANCE. The amount of insurance is indicated in your Certificate. The work-related accidental death benefit is not paid when benefits are paid under Act 101 of 1976. **WHEN ARE BENEFITS PAID AND TO WHOM.** In the event of your death from a work-related accident while you are insured, benefits will be paid to the same beneficiary(ies) designated under the Group Life Insurance Program. See booklet certificate for details.