

## Anaheim Union High School District Life Plan Summary for Class 2



Class 2 includes Full Time and permanent part-time certificated management and classified management employees earning more than \$30,000 per year.

### **Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance**

Your employer provides you with Basic Term Life and Accidental Death and Dismemberment insurance coverage in an amount of 1.5 times your base annual earnings, rounded to the next higher \$1,000, up to a maximum of \$300,000.

NOTE: If you are covered under Class 1 and 2 for Basic Life, Your combined Basic Life amount will not exceed \$300,000.

Your Basic Life/AD&D coverage will reduce with age based on the schedule below. Refer to your certificate booklet for complete details.

<b><u>Age of Employee</u></b>	<b><u>Percentage</u></b>	<b><u>Reduction Effective</u></b>
65 but less than 70	65%	October 1 <sup>st</sup> coincident with or next following age 65
70 but less than 75	45%	October 1 <sup>st</sup> coincident with or next following age 70
75 but less than 80	30%	October 1 <sup>st</sup> coincident with or next following age 75
80 or older	20%	October 1 <sup>st</sup> coincident with or next following age 80

## **Once Enrolled, You have Access to MetLife Advantages<sup>SM</sup> - Services to Help Navigate What Life May Bring**

### **Grief Counseling<sup>1</sup>** *To help you, your dependents, and your beneficiaries cope with loss*

Your MetLife employer-paid life insurance plan offers you, your dependents, and your beneficiaries access to grief counseling<sup>1</sup> sessions and funeral related concierge services to help cope with a loss – at no extra cost. Grief counseling services provide confidential and professional support during a difficult time to help address personal and funeral planning needs. At your time of need, you and your dependents have 24/7 access to a work/life counselor. You simply call a dedicated 24/7 toll-free number to speak with a licensed professional experienced in helping individuals who have suffered a loss. Sessions can either take place in-person or by phone. You can have up to five face-to-face grief counseling sessions per event to discuss any situation you perceive as a major loss, including but not limited to death, bankruptcy, divorce, terminal illness, or losing a pet.<sup>1</sup> In addition, you have access to funeral assistance for locating funeral homes and cemetery options, obtaining funeral cost estimates and comparisons, and more.

### **Funeral Discounts and Planning Services<sup>2</sup>**

*Ensuring your final wishes are honored*

As a MetLife group life policyholder, you and your family may have access to funeral discounts, planning and support to help honor a loved one's life - at no additional cost to you. Dignity Memorial provides you and your loved ones access to discounts of up to 10% off of funeral, cremation and cemetery services through the largest network of funeral homes and cemeteries in the United States.

When using a Dignity Memorial Network you have access to convenient planning services - either online at [www.finalwishesplanning.com](http://www.finalwishesplanning.com), by phone (1-866-853-0954), or by paper - to help make final wishes easier to manage. You also have access to assistance from compassionate funeral planning experts to help guide you and your family in making confident decisions when planning ahead as well as bereavement travel services - available 24 hours, 7 days a week, 365 days a year - to assist with time-sensitive travel arrangements to be with loved ones.

Download this helpful Funeral Planning Guide at [www.metlife.com/funeralguide](http://www.metlife.com/funeralguide).

### **Beneficiary Claim Assistance<sup>3</sup>**

*For support when beneficiaries need it most*

This program 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) financial professionals to be available for assistance in-person or by telephone to help with filing life insurance claims, government benefits and help with financial questions.

### **Life Settlement Account<sup>5</sup>**

*For immediate access to death proceeds*

The Total Control Account<sup>®</sup> (TCA) settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life or accidental death and dismemberment claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. TCA death claim payments relieve beneficiaries of the need to make immediate decisions about what to do with a lump-sum check and enable them to have the flexibility to access funds as needed while earning a guaranteed minimum interest rate on the proceeds as they assess their financial situations.

Call 1-800-638-7283 for more information about options available to you.

### **Travel Assistance<sup>6</sup>**

***A travel assistance benefit is available when you enroll in MetLife's AD&D coverage.***

Travel assistance services, offered on your AD&D coverage, offers you and your family access to emergency services while you travel, plus the advantage of concierge assistance for personal and work-related travel and entertainment requests. This service provides you and your dependents with medical, legal, transportation and financial assistance 24 hours a day, 365 days a year when you are more than 100 miles away from home. You also have access to Mobile Assist Service to provide you information to help avoid expensive mobile telephone charges and help effectively use overseas options. Mobile Assist Service also offers a detailed guide that includes essential applications and resources and connects employees to their concierge services. Identity Theft Solutions is also available to help educate you on identity theft prevention and provide assistance in the event you are a victim of identity theft. Please visit the AXA website for more information.

<http://webcorp.axa-assistance.com>

Login: axa

Password: travelassist

## **WillsCenter.com<sup>8</sup>**

### ***Self-service online legal document preparation***

Employees and spouses/domestic partners have access to WillsCenter.com, an online document service to prepare and update a will, living will, power of attorney, funeral directive, memorandum of wishes or HIPAA authorization form in a secure 24/7 environment at no additional cost. This service is available with all life coverages. Log on to [www.willscenter.com](http://www.willscenter.com) to register as a new user.

## **Digital Storage<sup>9</sup>**

MetLife Infinity is a resource that can help you create a digital legacy for your beneficiaries, estate administrators and others who play important roles in your major life events. It is available to anyone regardless of affiliation with MetLife. MetLife Infinity offers a unique way to capture and securely store your important documents, audio files, photos, and videos. Items you can store using MetLife Infinity include deeds, wills and executor instructions and financial and life stage planning documents. Once you've captured your digital legacy, MetLife Infinity allows you to designate individuals to receive your collection electronically in the event of your death or at another time you indicate. To access MetLife Infinity, visit <https://metlifeinfinity.com> to register and learn more.

## **Range of solutions for continuing workplace coverage**

### **Transition Solutions<sup>2</sup>**

#### ***Assistance identifying solutions for your financial situations***

Transition Solutions provides assistance for important, time-sensitive benefit and financial decisions due to change in benefits including:

- Group Life Insurance Continuation Options
- Lump-sum distributions
- Reduction in benefits for active or retired employees
- Benefits coordination due to layoffs, merger, acquisition or bankruptcy
- Define Contribution Plan termination
- Retiree Group Life elimination

## **Additional Features**

**This insurance offering from your employer and MetLife comes with additional features that can provide assistance to you and your family.**

### **Accelerated Benefits Option<sup>10</sup>**

*For access to funds during a difficult time*

If you become terminally ill and are diagnosed with 12 months or less to live, you have the option to receive up to 80% of your life insurance proceeds. This can go a long way towards helping your family meet medical and other expenses at a difficult time. Amounts not accelerated will continue under your employer's plan for as long as you remain eligible per the certificate requirements and the group policy remains in effect.

The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g)).<sup>10</sup>

Accelerated Benefits Option is not the same as long term care insurance (LTC). LTC provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that require constant supervision.

## **Conversion**

*For protection after your coverage terminates*

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 change in employee class. Conversion is available on all group life insurance coverages. Please note that conversion is **not** available on AD&D coverage. If you experience an event that makes you eligible to convert your coverage, please call 1-877-275-6387 to begin the conversion process. Please contact your employer for more information.

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

*Offering continued coverage when you need it most*

If you become Totally Disabled, you may qualify to continue certain insurance. You may also be eligible for waiver of your basic and optional term life insurance premium until you reach age 70, die, or recover from your disability, whichever is sooner.

Total Disability or Totally Disabled means you are unable 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 70, and your waiver will begin after you have satisfied a 6-month waiting period of continuous disability. The waiver of premium will end when you turn age 70, die, or recover. Please note that this benefit is only available after you have participated in the optional term life plan for one year and it is not available on dependent coverage. This 12 month requirement applies to new participants in the plan.

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

Like most insurance plans, this plan has exclusions. Optional and Dependent Life Insurance does not provide payment of benefits for death caused by suicide within the first one year of the effective date of the certificate or an increase in coverage. This exclusionary period is one year for residents of Missouri and North Dakota. The suicide exclusion does not apply to residents of Washington, or to individuals covered under a group policy issued in Washington.

Please note that a reduction schedule may apply. Please see your certificate for specific details.

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***Accidental Death & Dismemberment (AD&D) coverage complements your Basic and Optional Life insurance coverage and helps protect you 24 hours a day, 365 days a year.***

## **Accidental Death & Dismemberment Coverage Options**

This valuable coverage benefits beyond your disability or life insurance for losses due to covered accidents — including while commuting, traveling by public or private transportation and during business trips. MetLife's AD&D insurance pays you benefits if you suffer a covered accident that results in paralysis, loss of a limb, speech, hearing, sight, brain damage, or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

Your dependents will be eligible for coverage amounts equal to their amounts of Dependent Term Life coverage.

\*Child(ren)'s Eligibility: Dependent children ages from birth to 26 years old are eligible for coverage.

### **Covered Losses**

This AD&D insurance pays benefits for covered losses that are the result of an accidental injury or loss of life. The full amount of AD&D coverage you select is called the "Full Amount" and is equal to the benefit payable for the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount, and will be listed in your coverage in a table of Covered Losses. Such losses include loss of limbs, sight, speech and hearing, various forms of paralysis, brain damage and coma. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

### **Additional Benefits Include**

Some of the additional benefits included in your coverage that may increase the amounts payable to you and/or defray additional expenses that result from accidental injury or loss of life are:

- Air Bag
- Seat Belt
- Common Carrier
- Child Care Center
- Child Education
- Spouse Education
- Hospitalization
- Rehabilitative Physical Therapy

### **What Is Not Covered by AD&D?**

AD&D insurance 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 active participation in a riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of 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.

## Additional Coverage Information

\*All applications are subject to review and approval by Metropolitan Life Insurance Company. Based on the plan design and the amount of coverage requested, a Statement of Health may need to be submitted to complete your application.

### For Employee Coverage

Enrollment for a Basic Life amount greater than \$225,000 requires you to complete a Statement of Health form.

### About Your Coverage Effective Date

You must be Actively at Work on the date your coverage becomes effective.

### Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) other than your employer for your Basic coverages, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary.

<sup>1</sup> Grief Counseling and Funeral Planning services are provided through an agreement with Harris, Rothenberg International (HRI), Inc. HRI is not an affiliate of MetLife, and the services HRI provides are separate and apart from the insurance provided by MetLife. HRI has a nationwide network of over 35,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. Subject to state regulatory approval, not approved in all states. 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 departments about available company resources. This program is available to insureds, their dependents and beneficiaries, who must have received a serious medical diagnosis or suffered a loss that has occurred, meaning, the diagnosis or loss must have taken place prior to accessing the grief counseling program. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

<sup>2</sup> Services and discounts are provided through a member of the Dignity Memorial<sup>®</sup> Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

<sup>3</sup> The financial professionals involved in the programs Delivering the Promise and Transition Solutions were affiliated with MetLife until July 2016, when Massachusetts Mutual Life Insurance Company (MassMutual) acquired MSI Financial Services Inc. MetLife continues to administer these programs, but has arranged with MassMutual for specially-trained financial professionals associated with MassMutual to offer financial education and provide personal guidance to employees and former employees of firms providing this program through MetLife.

<sup>5</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>6</sup> Travel Assistance and Identity Theft Solutions services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

<sup>8</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>9</sup> MetLife Infinity is offered by MetLife Corporate Services, Inc., an affiliate of Metropolitan Life Insurance Company.

<sup>10</sup> 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.

<sup>10</sup> This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

**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 Anaheim Union High School District and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.**

*Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminates, when your employment ceases, when your 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 for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.*

