



# Group Voluntary Insurance Benefits

Prepared for: Anne Arundel County



ADF# MULTI1825.18

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# Life Insurance

# Life Insurance – Key Features

- A wide range of coverage options to fit your needs
- Your beneficiary receives the death benefit income tax free
- Underwriting requirements waived for certain amounts
- Competitive<sup>L1</sup> group rates
- Convenient payroll deduction
- Portability<sup>L2</sup> — take your coverage with you



# Why evaluate your life insurance needs annually?

Your needs may evolve over time...



You're married or getting married



You have a new or growing family



You have a new or larger mortgage



You have a new job or salary increase



You are planning for retirement

# “I want to protect my family...”

## John

40-year-old  
computer software  
salesman



## Susan

38-year-old  
homemaker,  
children 6 and 4



Monthly expenses	\$3,000
Additional expenses to plan for	\$100,000
Outstanding debt	\$200,000*
Assets/Savings	\$20,000
<b>Coverage amount to consider</b>	<b>\$640,000**</b>

\*Please refer to the notes at the end of this presentation

\*\*Please refer to the notes at the end of this presentation



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# “I need to be sure my family can maintain a comfortable life...”

**Richard**  
58-year-old  
engineer



**Mary**  
56-year-old  
homemaker,  
grown children



Monthly expenses	\$1,100
Additional expenses to plan for	\$208,000
Outstanding debt	\$70,000*
Assets/Savings	\$40,000
<b>Coverage amount to consider</b>	<b>\$238,000**</b>

\*Please refer to the notes at the end of this presentation

\*\*Please refer to the notes at the end of this presentation

# “I want to position my kids to help them achieve their goals...”



**Amy**

39-year-old  
single parent of two children

Monthly expenses	\$2,000
Additional expenses to plan for	\$100,000
Outstanding debt	\$150,000*
Assets/Savings	\$15,000
<b>Coverage amount to consider</b>	<b>\$355,000**</b>

\*Please refer to the notes at the end of this presentation

\*\*Please refer to the notes at the end of this presentation

# Anne Arundel County Government Life insurance plan



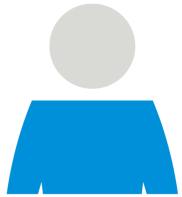
**Basic Life**



**Basic Accidental Death & Dismemberment**



# Supplemental coverage: Employee & dependent term life insurance



## Employee

Enrollment in this supplemental life plan is available without providing a Statement of Health form as long as you are actively at work and meet the conditions below: <sup>L3</sup>

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### Annual Enrollment\*

You are continuing the coverage you had last year.

### New Hires\*

- Coverage available – in increments of \$25,000, to a maximum of \$400,000
- Your enrollment takes place within 31 days from the date you become eligible for benefits; and
- You are enrolling for coverage equal to or less than \$200,000

Note: If you do not enroll when initially eligible or you are requesting an increase in your coverage amount a full statement of health is required.<sup>L3</sup>

\* If you do not meet all the conditions above, you will need to provide additional medical information by completing a Statement of Health form.



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# Supplemental coverage: Employee & dependent term life insurance



## Spouse

### Annual Enrollment\*

Your spouse is continuing the coverage s/he had last year

### New Hires\*

- Coverage available – increments of \$5,000, \$25,000 or \$50,000
- Your enrollment takes place within 31 days from the date you become eligible for benefits; and
- You are enrolling for coverage equal to or less than \$25,000.

Note: if you do not enroll when initially eligible or you are requesting an increase in your coverage amount a full statement of health is required.<sup>L3</sup>



## Dependent Child(ren)

- Coverage available – \$2,500, \$5,000, or \$10,000

\* If your spouse does not meet all the conditions above, s/he will need to provide additional medical information by completing a Statement of Health form.



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# Supplemental coverage: Accidental Death & Dismemberment insurance



**Accidental Death & Dismemberment (AD&D) provides you with additional protection in the event of accidental death or serious injury**

## Supplemental AD&D

- You automatically receive Supplemental AD&D coverage if you elect the Supplemental term life coverage.
- This benefit is not available for your spouse and/or children.

# MetLife Group Life Insurance... MetLife Advantages<sup>SM</sup>

Support, planning and protection when you need it most



## Support

- Grief Counseling<sup>L4</sup>
- Funeral Planning Services<sup>L4</sup>
- Total Control Account<sup>L6</sup>



## Planning

- Face-to-Face Will Preparation<sup>L7</sup>
- Face-to-Face Estate Resolution Services<sup>L7</sup>
- WillsCenter.com<sup>L8</sup>
- Funeral Discount & Planning Services<sup>L9</sup>



## Protection

- Coverage for active employees
- Services for workplace transitions
  - Transition Solutions<sup>L5</sup>
  - Portability<sup>L2</sup>

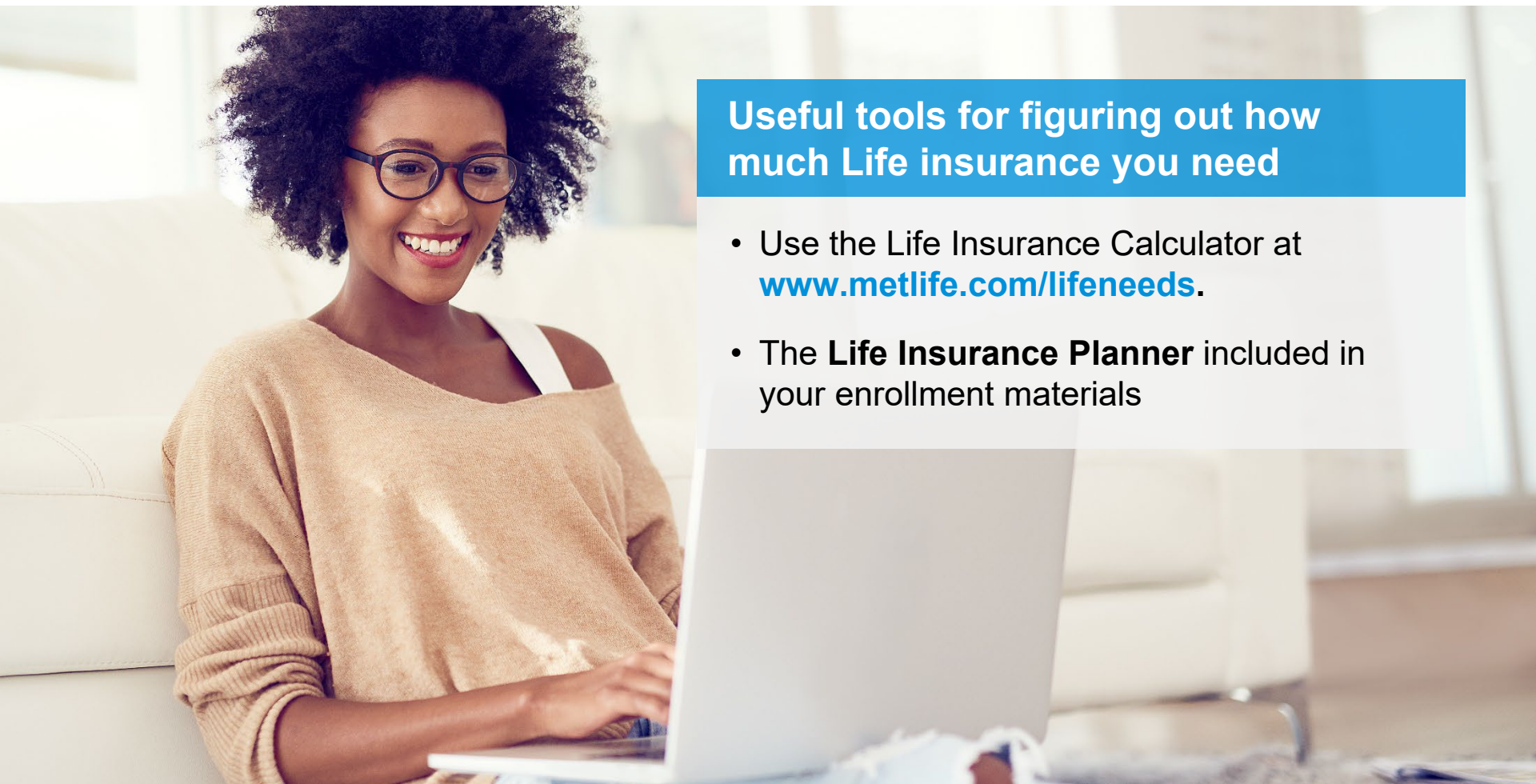
Please refer to the notes at the end of this presentation regarding these value-added services.



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# Choosing the right amount doesn't have to be difficult



## Useful tools for figuring out how much Life insurance you need

- Use the Life Insurance Calculator at [www.metlife.com/lifeneeds](http://www.metlife.com/lifeneeds).
- The **Life Insurance Planner** included in your enrollment materials

# Creating your own personal safety net

## MetLife provides you...

**more than 150 years of experience** in the insurance coverage

**assistance to find the right amount** of coverage with tools and resources

**additional benefits and services** – many that are included standard with your policy

## So you can...

**rest assured** that we have the experience to understand what matters most to you

**feel confident** that you have the coverage you need and your family needs

**relax**, because we will help ensure things go right when you need them to the most



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# Disability

# Disability Insurance<sup>DI1</sup> – Key Features

- **Replaces a portion of your income** if you suffer a covered illness or injury that leaves you unable to work
- **Benefits are usually paid directly to you.** STD<sup>DI2</sup> benefits are paid weekly. LTD benefits are paid monthly.
- You can count on MetLife's **caring, compassionate and accurate** claims service



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# Can it happen to you?

**Anyone who depends on their income, even if they are young and healthy, may need disability insurance.** The risk of suffering a disabling illness or accident may be more likely than you realize. From pregnancy and back surgery to cancer and musculoskeletal disorders, disability insurance protects you from common health issues.

## Just over 1-in-4

of today's 20 year-olds will likely become disabled before reaching age 67<sup>1</sup>



**3 out of 10** American adults indicate they can't pay an unexpected \$400 bill without having to carry a balance on their credit card or borrow money from friends, family, or the bank.<sup>2</sup>



# Short Term Disability<sup>DI1,2</sup> plan highlights

Eligibility	All active full-time/part-time merit employees working at least 20 hours per week
Benefit	60% of weekly earnings (as defined in the plan)
Elimination Period	7 calendar days
Maximum Weekly Benefit	\$1,154
Maximum Benefit Duration	Up to 26 weeks

# Long Term Disability<sup>DI1</sup> Plan Highlights

Eligibility	All active full-time/part-time merit employees working at least 20 hours per week
Benefit	60% of monthly pre-disability earnings (as defined in the plan)
Elimination Period	The greater of the maximum STD benefit duration or 180 calendar days
Maximum Monthly Benefit	\$6,000
Maximum Benefit Duration	As described in the certificate of insurance

# Upwise





# Upwise™

A new approach to financial wellness

# Why is personal finance so important?



86%

of employees say finances are a top source of stress for them now and in the future<sup>1</sup>

#1

Finance-related concerns are the number one cause of poor employee **mental health**<sup>1</sup>

“

Finances are probably the forerunner for everything. That's just life ...most of us are worried day-to-day. Are we doing alright and providing for our children and providing for our spouse?

- Research Participant

1. MetLife's 19th Annual U.S. Employee Benefit Trends Study 2021



# Meet Upwise

A free financial wellness app that helps you make progress that feels good



## Money

Techniques to set budgets and manage debt. Users can get a clearer view of their personal financial picture with unique insights into their own spending if they choose to link accounts.



## Challenges

Fun, rewarding ways for users to achieve small wins that lead to big outcomes.



## Explore

Library of valuable tools to learn more about fundamental & current finance topics.

## Personalization

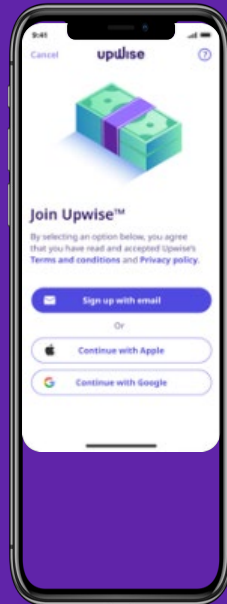
Customized experience based on user's engagement with and different financial goals and situations. Builds on the concept that finances are emotional and uses behavioral nudges to keep users motivated.

# 3 Easy Steps to get Started

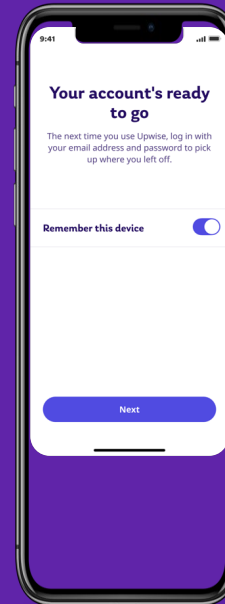
Download Here



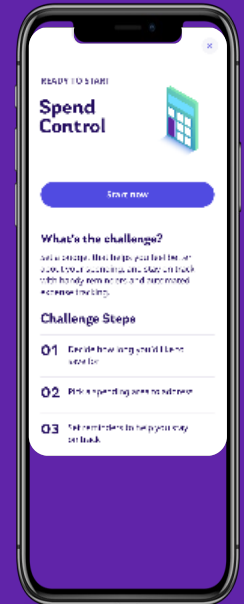
**STEP 1**  
Download the app



**STEP 2**  
Set up your account



**STEP 3**  
Complete your first challenge



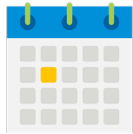
# Upwise™

"Each individual's legal, tax, and financial situation is unique; therefore, each individual is advised to consult with their own attorney, accountant, and financial professional regarding their specific circumstances. MetLife does not provide legal, tax, or investment recommendations or advice.

Upwise is available at no cost to all individuals and regardless of any MetLife relationship or product."

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# Coverage is easy to get and easy to use, take the first step.



**Enroll through your benefits site.**



**Don't Delay...**

Enrollment period runs from 10/1 – 10/31

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**Thank you.**

# Disability Footnotes

DI1. Disability insurance underwritten by Metropolitan Life Insurance Company, New York, NY. Like most group disability insurance policies, MetLife group policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force.

DI2. METLIFE'S SHORT TERM DISABILITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy or its provisions may vary or be unavailable in some states. Short Term Disability policies offered by MetLife may include a preexisting condition exclusion. For complete details of coverage and availability, please contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.



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# Life Footnotes

L1. Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.

L2. All coverage amounts are subject to applicable state laws. To take advantage of this benefit for Group Term Life insurance, coverage of at least \$10,000 must be elected. Rates will increase if you leave your employer and choose to continue your coverage. If you have ported or otherwise continued your coverage after retirement or separation from employment and the plan sponsor later terminates the group policy, cost of insurance rates may increase as a result of such termination.

L3. All applications for coverage are subject to review and approval by MetLife based on its underwriting rules. If you choose to apply for increased coverage, the increase may be subject to underwriting. 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.

L4. Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. 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. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.

L5. MetLife administers the Transition Solutions program, and has specially trained third party financial professionals to offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.

L6. 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 TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife. TCA is not available with Accidental Death and Dismemberment and Business Travel Accident products in the state of New Hampshire.



# Life Footnotes, cont.

L7. Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General-Insurance Company, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. 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, judgements or fines; and frivolous or unethical matters.

L8. 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 specific needs. Employees should consult with their financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

L9. Services and discounts are provided through a member of the Dignity Memorial® 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. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral 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 funeral services discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

# Product Disclaimers

Like most group disability income policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative for complete cost and details.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group insurance policies, MetLife group insurance policies contain certain exclusions, limitations and requirements for maintaining coverage in force. Please contact MetLife for costs and complete details. Only upon submission of a complete Statement of Health form will the coverage be considered by Metropolitan Life Insurance Company NY, NY. Coverage will be effective in accordance with the applicable policy and certificate after approval by Metropolitan Life Insurance Company.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, group life insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.



# Footnotes and disclosures

\* This example assumes the couple wishes to pay off their mortgage. In this case they do not enter the mortgage amount in their monthly expenses and it is only entered in the outstanding debt section.

\*\* The example on this slide is a hypothetical example and is used for illustration purposes only. Your particular needs may vary. You may utilize the Life Insurance Planner located on the inside front cover of your enrollment materials or use the Life Insurance Calculator at [www.metlife.com/lifeneeds](http://www.metlife.com/lifeneeds) to assist you in determining the amount that is best for you and your specific needs. You may also want to consult with a tax advisor or financial planner.

\*\*\* Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group insurance policies, MetLife group term life policies contain certain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your local MetLife representative can answer any questions about costs and details of coverage. A full description of benefits will be provided in the certificate.

MetLife's Group Term Life Insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form# GPNP99

MetLife's Supplemental Group Term Life insurance, Dependent Group Term Life Insurance and Group Accidental Death & Dismemberment Insurance] is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form # GPNP99.