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Please apply within your enrollment period. Refer to your enrollment letter for details.



Group Universal Life Insurance can help you get more out of life

Please apply within your 31 day eligibility period.

Dear Garland ISD Employee:

Good news! Your employer has made it possible for you to apply for MetLife Group Universal Life Insurance, coverage that not only offers protection for the future, but also provides benefits you can take advantage of today.

More than 70 million Americans say they don't have enough life insurance¹, and without adequate coverage a premature death is likely to exert a major or devastating impact on financial security, lifestyle and savings². What would happen to your family or dependents if something happened to you? Would they be able to pay for housing, tuition and all the other expenses they'll face in the years ahead?

If you have any doubts about your family's financial security, you may wish to consider applying for MetLife Group Universal Life. Be sure to act within your eligibility period, which ends 31 days from your date of hire. If you don't act within your eligibility period, you will be required to provide evidence of good health if you wish to apply for coverage in the future, and your application will be subject to review and approval by MetLife.

Group Universal Life offers you the security of life insurance and the ability to contribute to the policy's cash fund which earns interest on a tax-deferred basis.

MetLife Group Universal Life gives you all the protection of life insurance, but also includes a cash fund that can help you to meet a range of financial needs. If you take advantage of the cash fund, you can contribute premium above the cost of insurance and earn a competitive guaranteed rate of interest of 4%³, which accrues on a tax-deferred basis.

Coverage levels can be adjusted as your life changes and your coverage is portable if your job changes.

Group Universal Life is as flexible as it is competitively priced. You have the freedom to adjust your coverage levels and premiums to reflect life changes, such as having a child or buying a home. It's also portable, so you can take it with you if you change jobs or retire.⁴

You may apply within your eligibility period.

The enclosed brochure and enrollment kit contain valuable tools to help you figure out how much coverage you need, how much premium you may want to contribute to your cash fund and more. But most important, you'll find your enrollment materials, which must be completed within your eligibility period. If you have questions, feel free to call the MetLife Benefits Line at **1-800-523-2894**.

Sincerely,

MetLife Customer Service Department

P.S. Remember, to ensure easy enrollment at a competitive group rate, you must act within 31 days of your eligibility period.

¹ LIMRA, Facts from LIMRA Life Insurance Awareness Month, September 2015.

² MetLife's 2015 Study of the Financial Impact of Premature Death.

³ All guarantees are subject to the financial strength and claims paying ability of Metropolitan Life Insurance Company.

⁴ In some cases, if your employer replaces the MetLife GUL group contract with another group life insurance policy or otherwise terminates the MetLife GUL group contract, your MetLife GUL coverage may also be terminated, even after separation from employment or in retirement.

Coverage and benefits are subject to the terms and conditions of the contract between MetLife and your employer. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Group Universal Life Insurance Program underwritten by MetLife, please contact MetLife at 1-800-523-2894.

Like most group life insurance policies, MetLife group policies contain certain exclusions, limitations, exceptions, reductions, waiting periods and terms for keeping them in force. Please contact MetLife for costs and complete details.



Garland Independent School District Plan Benefits

Employee Coverage Amounts

Select the level of protection that's best for you:

- Minimum Coverage: \$20,000 or 1X your base annual salary, whichever is greater.
- Maximum Coverage: 3X your base annual salary up to \$900,000.
- Coverage is rounded to the next higher \$1,000.

Eligibility

Employees have 31 days from their date of hire to enroll with coverage being effective the first of the month following their date of hire. To be eligible for any amount of coverage, you must be an active contributing member of TRS (Teacher Retirement System of Texas) and be "Actively at Work" on the effective date of coverage.

Dependent Coverage Amounts

Employee must apply for GUL coverage in order to apply for spouse/domestic partner. For child coverage, Employee or spouse/domestic partner must apply for coverage. Your spouse and eligible child(ren) must not be confined, receiving or awaiting a response regarding an application for disability benefits from any source or hospitalized on the date their coverage is scheduled to become effective. If they are confined, receiving or awaiting a response regarding an application for disability benefits from any source or hospitalized on such date, then please see below under "About Your Coverage Effective Date."

Coverage for Your Spouse/Domestic Partner¹

- Universal Life – From \$10,000 to \$50,000, in \$10,000 increments.]
- If your spouse/domestic partner is also an employee of Garland ISD, your spouse/domestic partner can either apply for employee coverage or spouse/domestic partner coverage, but not both.
- Please be prepared to provide the spouse or partner's Social Security Number.

Coverage for Your Children

Term Life Rider—\$5,000 or \$10,000

- Coverage is available for children from age 14 days to 19 years (or 25 years if enrolled at an accredited college or university).

Cash Fund Options

Group Universal Life is life insurance that lets you and your covered spouse/domestic partner set aside premium above the cost of insurance in its tax-deferred cash fund which will earn a guaranteed minimum interest rate of 4%.² You can select a certain dollar amount to contribute through payroll deduction. This amount will be automatically put into the cash fund and will earn a guaranteed minimum interest rate. GUL's cash fund can be one place to set aside extra funds and watch your money grow on a tax-deferred basis. To contribute to the cash fund, simply complete the appropriate section on your enrollment form. For more information and to see how your money can grow tax-deferred, please refer to the Understanding Your Group Universal Life's (GUL) Cash Fund section.

How to access the Cash Fund:

You may access your money through loans and withdrawals*, provided there is adequate cash value in your fund. You can take only one loan at a time, the minimum being \$250. You can make one withdrawal per year

¹ For New York residents, dependent coverage cannot exceed the amount the employee is eligible to elect.

² Guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

* Withdrawals may be subject to taxation if the amount exceeds the cost basis. Upon surrender, lapse, or case termination, including those circumstances where termination of the Group GUL contract results in termination of individual certificates/policies, loans become withdrawals and may become taxable to the certificate/policy owner.



provided you have adequate cash value in your cash fund, each for a minimum of \$250. There may be fees associated with some withdrawals and some withdrawals may have tax implications.**

Your cost of insurance is provided at competitive group rates. Paying is easier, and you won't have to worry about missing payments, since it's done through automatic payroll deductions.

Employee and Spouse/Domestic Partner Monthly Rates - Includes Waiver of Premium (Employee Only)

Use the rates below in the enclosed worksheet to determine your total monthly premium. Current rates (cost per \$1,000 of coverage per month) are based on your age as of September 1st. Spouse/Domestic Partner rates are based on the spouse/domestic partner's age as of September 1st. By completing this worksheet, you can figure out how much your coverage will cost you each month. You may also factor in your expected monthly cash fund contribution.

Non-Smoker

Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*
Employee/Spouse/Domestic Partner Rate per \$1,000 of coverage	\$.063	.071	.095	.145	.219	.350	.544	.742	1.192

Smoker**

Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*
Employee/Spouse/Domestic Partner Rate per \$1,000 of coverage	\$.084	.095	.135	.212	.329	.499	.763	1.004	1.556

Child Flat Monthly Rate: \$.135 per \$1,000 of coverage (covers all eligible children)

For example, for \$100,000 of GUL coverage the current monthly premium for a 30 year old n/s would be [100 times \$0.071] per \$1,000, for a 40 year old n/s it would be [100 times \$0.145] per \$1,000 and for a 50 year old smoker it would be [100 times \$0.499] per \$1,000.

Changes in Your Cost of Insurance Rates/Premium

The cost of insurance rates vary depending upon the amount of coverage, your age and benefits selected. Additionally, these rates will increase as you get older. Your current rates are guaranteed until the policy renewal date. At the renewal date, rates will be recalculated and may change. Rates will also change and can increase if you leave your employer and choose to continue your coverage.

For more complete information, please contact the MetLife Benefits Line at 1-800-523-2894

About Your Coverage Effective Date

You must be Actively at Work on the date your coverage is scheduled to become effective. Your spouse/domestic partner and eligible child(ren) must not be home or hospital confined or receiving or applying to receive disability benefits from any source when their coverage is scheduled to become effective.

Coverage will become effective on the first of the month following the receipt of your completed application for all requests that do not require additional medical information. A request for an amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of the date

** Loans & Withdrawals reduce the death benefit and cash fund and thereby undermine the ability of the cash fund to fund cost of insurance charges, which increase as the insured ages. In general, if you adhere to certain premium limits so that your policy is not considered a "modified endowment contract" (MEC) under the tax code, withdrawals will be subject to tax after policy basis has been reduced to zero. Policy basis is total premium paid (i.e., the cost of insurance and cash fund contribution) reduced by previous nontaxable withdrawals. However, different rules apply in the first fifteen policy years, when distributions accompanied by benefit reductions may be taxable prior to basis recovery. If your policy is considered a MEC because you have exceeded certain premium limits, withdrawals and loans are taxable to the extent of policy gain (i.e., generally the excess of cash value over remaining basis) and a 10% penalty may apply if you are under age 59½.

*** The GUL group contract provides MetLife with the right to adjust the rates and/or the rate guarantee period should overall group participation change significantly.



the notice is received that MetLife has approved the coverage or increase if you meet Actively at Work requirements on that date, or the date that Actively at Work requirements are met after MetLife has approved the coverage or increase. The coverage for your spouse/domestic partner and eligible child(ren) will take effect on the date they are no longer confined, receiving or applying for disability benefits from any source or hospitalized. Your coverage must be in effect for your spouse/domestic partner's and eligible children's coverage to take effect.

Once you have enrolled and have elected to contribute to the Cash Fund, you will receive an Illustration. **By completing this worksheet, you can determine how much your coverage will cost. You should also factor in your monthly cash fund contribution, if applicable.**

Section 1 – Employee Coverage

A. AMOUNT OF COVERAGE – To determine your amount of coverage, multiply your base annual salary by the salary multiple you've selected 1x-3x. Round the amount to the next \$1,000.

Your Base Annual Salary		Salary Multiple	=	Total Coverage	Amount of Coverage (Round up to \$1,000)
\$ <input type="text"/>	X	<input type="text"/>	=	\$ <input type="text"/>	\$ <input type="text"/>
\$32,000	X	2	=	\$64,000	\$64,000

B. MONTHLY COST OF COVERAGE – Multiply cost per \$1,000 of (see Insurance Rate Sheet) by the number of \$1,000 units you've selected (for example, \$64,000 = 64 units)

Amount of Coverage	÷	\$1,000	=	# of \$1,000 Unit of Coverage	X	Your cost per \$1,000 of coverage (see Rate Sheet)	=	MONTHLY COST OF INSURANCE
\$ <input type="text"/>	÷	\$1,000	=	<input type="text"/>	X	\$ <input type="text"/>	=	\$ <input type="text"/> 1
\$64,000	÷	\$1,000	=	64	X	\$0.095 (example age 36 n/s)	=	\$6.08

C. CASH FUND CONTRIBUTIONS – If you plan to contribute to your cash fund, add the amount you plan to contribute each month (for example, \$25, \$50, \$100) \$ 2

TOTAL MONTHLY COST OF EMPLOYEE COVERAGE (1+2) \$ 3

Section 2 – Dependent Coverage

A. SPOUSE COVERAGE – You may select coverage from \$10,000 to \$50,000 in increments of \$10,000. Spouse coverage may not ½ your elected coverage amount. To calculate cost of spouse coverage follow direction in Section 1, Item B.

Amount of Coverage	÷	\$1,000	=	# of \$1,000 Unit of Coverage	X	Your cost per \$1,000 of coverage (see Rate Sheet)	=	MONTHLY COST OF INSURANCE
\$ <input type="text"/>	÷	\$1,000	=	<input type="text"/>	X	\$ <input type="text"/>	=	\$ <input type="text"/> 4
\$30,000	÷	\$1,000	=	30	X	\$0.095 age 36 n/s	=	\$2.85

B. SPOUSE CASH FUND CONTRIBUTIONS – For instructions, see Section 1, Item C \$ 5

C. CHILD(REN) COVERAGE – Select \$5,000 or \$10,000 coverage for each child, regardless of the number of children you have and fill in the monthly cost of coverage (see Insurance Rate Sheet) \$ 6

TOTAL MONTHLY COST OF DEPENDENT COVERAGE [(4+5+6)] \$ 7

Section 3: Total Monthly Premium

To find your Total Monthly Premium for all covered individuals, add Total cost of Employee Coverage and Dependent Coverage

TOTAL EXPECTED MONTHLY PREMIUM [(3+7)] \$ 8



In addition to life insurance protection, Garland ISD employees who apply for Group Universal Life will have available to them a range of valuable plan features and enhancements:

Will Preparation Services³ – helping *to ensure your decisions are carried out as you wish*

Like life insurance, a carefully prepared Will (Simple, Complex or Living) along with a Power of Attorney are important. With a Will, you can define your most important decisions such as who will care for your children or inherit your property.

By enrolling for GUL Life coverage, you will have face-to-face access to Hyatt Legal Plans' network of over 14,000 participating plan attorneys to prepare or update a will, living will or power of attorney for you and your spouse/domestic partner at no cost.* To obtain the legal plan's toll-free number and your company's group access number, contact your employer or your plan administrator for this information.

*You also have the flexibility of using an attorney who is not participating in the Hyatt Legal Plans' network and being reimbursed for covered services according to a set fee schedule. In that case you will be responsible for any attorney's fees that exceed the reimbursed amount.

Estate Resolution ServicesSM (ERS)⁴ –*settling a loved one's estate with confidence*

This valuable service offered through Hyatt Legal Plans provides executors/administrators of both your and your spouse's/domestic partner's estate[s] with access to the services of a participating Hyatt Legal Plans attorney to handle probating the deceased's estate. You can feel confident that the legal assistance provided to the executor/administrator will help alleviate the administrative burden; there is no cost for services provided by a network attorney. Beneficiaries can also consult with a network attorney to discuss general questions regarding the probate process.

Waiver of Premium – You may be eligible to have your insurance premium waived until you reach age 65, die or recover from your disability, whichever is sooner, should you become unable to work due to total disability. The total disability must begin before age 60, and your waiver will begin after you have satisfied a 9-month waiting period. The Waiver of Premium will end on the earliest of your turning age 65, death or recovery. Please note that this benefit is available after you have participated in the GUL Plan for one year and it is only available for employee (not spouse/domestic partner) coverage. The one-year requirement applies to new participants in the plan.

Accelerated Benefits Option (ABO)⁵ – You can receive up to 50% of your Life insurance proceeds to a maximum of \$250,000 in the event that you become terminally ill and are diagnosed with less than 6 months to live. This can go a long way toward helping your family meet medical and other related expenses during a

³ Will Preparation is offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, 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 other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.

⁴ Estate Resolution Services is offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio, a MetLife company. In certain states, the legal services 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.

⁵ When life expectancy is certified by a physician to be 6 months or less. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be 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 ABO 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 ABO benefits will have on public assistance eligibility for you, your spouse or your family



difficult time. The Accelerated Benefit Option is also available to spouses insured under Dependent Life insurance plans. This option is not available for dependent child coverage.

Life Settlement Option[®] (TCA)⁶ – Reducing the pressure of immediate financial decisions
MetLife's Total Control Account[®] provides your loved ones with a safe and convenient way to manage the proceeds of a life or accident policy for claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. Your beneficiaries have the convenience of immediate access to any or all of their proceeds through an interest bearing account with unlimited draft-writing privileges. The Total Control Account gives beneficiaries time to decide what to do with their proceeds, which can be very helpful to them during a difficult time.

Automatic Coverage Increases – Group Universal Life coverage has the flexibility to accommodate your changing needs. If your base annual salary increases, your coverage amount will be increased (subject to coverage eligibility guidelines and program limits) based on your salary as of September 1st and will become effective on September 1st of the current plan year following the increase.

Special Events – If you get married/divorced, have a baby/adopt a child or purchase a home, you can increase your coverage by one salary multiple without evidence of insurability, subject to the coverage eligibility guidelines and program limits, provided you request the change within 31 days of the special event.

Funeral Discounts & Planning Services⁹: Helping to alleviate the burden of making funeral arrangements from your loved ones.
Get access to the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.

Portability - So you can keep your coverage even if you leave your current employer

GUL: If you retire or leave your company, you can continue your coverage. Rates may change, but are generally lower than the rates available under a conversion option. Coverage may reduce at age 70 to the lesser of your current amount and five times the amount in your cash fund, but at no time can your coverage after age 70 exceed your current face amount. The minimum amount of coverage is \$20,000. Like term insurance, you also have the option to convert your coverage to permanent individual life insurance protection.

⁹ 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. 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 TN, the discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA

⁶ 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. Guarantees are subject to the financial strength and claims paying ability of MetLife.

⁸ 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 these programs through MetLife.

How to Apply:

Complete and sign the enclosed enrollment form and mail in the provided postage-paid envelope.

If you have questions, please call a MetLife Customer Service Consultant at 1 800-523-2894

Although current rates may change over time, your GUL rates will never be more than the maximum guaranteed monthly rates shown in your certificate. Sample ages of your maximum guaranteed monthly rate are shown in the chart below.

Sample Maximum Guaranteed Employee Monthly Rate*

Age	30	35	40	45	50	55	60	65	70*
Maximum employee rate per \$1,000 of coverage	\$.140	.173	.253	.378	.554	.856	1.289	2.038	3.158

For example, for \$100,000 of GUL coverage the guaranteed maximum monthly premium for a 30 year old would be [100 times \$.140] per \$1,000, for a 40 year old it would be [100 times \$.253] per \$1,000 and for a 50 year old it would be [100 times \$.554] per \$1,000.

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

The information contained in this material is not intended to (and cannot) be used by anyone to avoid IRS penalties. This material supports the promotion and marketing of GUL. Employees should seek advice based on his or her particular circumstances from an independent tax advisor.

Group Universal Life (GUL) is issued by Metropolitan Life Insurance Company, New York, NY 10166. Certificate Form MetLife's standard Certificate Forms include: Certificate Forms G.9704(2009); G.9704A(2009).

Life coverage is provided under a group insurance policy (Policy Form 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. 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.

* For Maximum Guaranteed Employee Monthly Rate by specific age, please refer to your plan certificate.

What’s Not Covered?

Like most insurance plans, this plan has exclusions. Group Universal Life Insurance does not provide payment of benefits for death caused by suicide within the first two years (one year for group policies issued in Missouri, North Dakota and Colorado) 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. If the group policy was issued in Massachusetts, the suicide exclusion does not apply to dependent life coverage. The suicide exclusion does not apply to residents of Washington, or to individuals covered under a group policy issued in Washington.

