

Abilene Independent School District Plan Benefits

Explore the coverage that makes it easy to give yourself and your loved ones more security today...and in the future

Supplemental Term Life Insurance Coverage Options

For You	Increments of \$10,000 to maximum of the lesser of 5x pay or \$500,000
For Your Spouse	\$5,000 increments, to the lesser of 50% of employee coverage amount or to a maximum of \$100,000
For Your Dependent Children*	Under 6 month old: \$500 6 months and older: Minimum of \$10,000, \$2,500 increments

*Child(ren)'s Eligibility: Unmarried Dependent children ages from birth to 26 years old are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 26.

Monthly Costs* for Supplemental Term Life Insurance

You have the option to purchase Supplemental Term Life Insurance. Listed below are your monthly rates (based on your age) as well as those for your Spouse (based on your age). Rates to cover your child(ren) are also shown.

Age	Monthly Cost Per \$1,000 of Employee Coverage	Monthly Cost Per \$1,000 of Spouse Coverage
Under 25	\$.038	\$.038
25 - 29	\$.038	\$.038
30 - 34	\$.045	\$.045
35 - 39	\$.064	\$.064
40 - 44	\$.100	\$.100
45 - 49	\$.150	\$.150
50 - 54	\$.230	\$.230
55 - 59	\$.430	\$.430
60 - 64	\$.600	\$.600
65 - 69	\$1.00	\$1.00
70 +	\$1.114	\$1.114
Cost for your Child(ren)†	\$.192	

† Covers all eligible children

*Note: rates are subject to the policy's right to change premium rates, and the employer's right to change employee contributions.

Use the table below to calculate your premium based on the amount of life insurance you will need.

Example: \$100,000 Supplemental Life Coverage

1. Enter the rate from the table (example age 36)	\$.064	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter \$100)	100	_____
3. Monthly premium (1) x (2)	\$6.40	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.

Once Enrolled, You have Access to MetLife AdvantagesSM – For Support , Planning, and Protection when you need it most.

Comfort and guidance for challenging times

Delivering The Promise^{®2}

For support when beneficiaries need it most

Delivering The Promise (DTP)[®] helps your beneficiaries sort through any questions they may have with claims and important financial matters. DTP Specialists are formally trained to handle the sensitive issues surrounding a loved one's death. Call 1-877-ASK-MET-7 (1-877-275-6387) to get in touch with a DTP specialist in your area.

Total Control Account^{®4}

For immediate access to death proceeds

The Total Control Account[®] (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.

Professional and in-person resources when it matters

Face-to-Face Estate Resolution Services^{SM7} (ERS)

Personal service and compassion assistance to help probate your and your spouse's estates.

MetLife Estate Resolution ServicesSM provides probate services in person or over the phone to the representative (executor or administrator) of the deceased employee's estate and the estate of the employee's Spouse. Estate Resolution Services include preparation of documents and representation at court proceedings needed to transfer the probate assets from the estate to the heirs and completion of correspondence necessary to transfer non-probate assets. ERS covers participating plan attorneys' fees for telephone and face-to-face consultations or for the administrator or executor to discuss general questions about the probate process.

Range of solutions for continuing workplace coverage

Portability

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

Should you leave Abilene ISD for any reason, and your Supplemental Term Life and Supplemental Accidental Death and Dismemberment insurance under this plan terminates, you will have an opportunity to continue group term coverage (“portability”) under a different policy, subject to plan design and state availability. You must apply for approval within 31 days of terminating the district. Rates will be based on the experience of the ported group and MetLife will bill you directly. Rates may be higher than your current rates. To take advantage of this feature, you must have coverage of at least \$10,000 up to a maximum of \$2,000,000.

Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your employer for specific details.

Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 1-888-252-3607 or contact your employer for more information.

Additional Features

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

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, but the terminated employee must reach out to MetLife directly within 31 days of termination to be eligible to convert. Please note that conversion is not available on AD&D coverage. If you experience an event that makes you eligible to convert your coverage, you can speak with a MetLife representative by calling: 1-877-275-6387. 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 Supplemental term life and Supplemental AD&D insurance premium until you reach age 65, 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 60, and your waiver will begin after you have satisfied a 9-month waiting period of continuous disability. The waiver of premium will end when you turn age 65, reach your normal social security retirement age, die, or recover. Please note that this benefit is only available after you have participated in the Supplemental term life plan for one year and it is not available on dependent coverage. This one-year requirement applies to new participants in the plan. Please note that you must apply to be approved for this plan, there are strict timelines that have to be met by the employee if you would like to apply for this benefit.

Accelerated Benefits Option¹²

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)).

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.

The Accelerated Benefits Option is not available for spouse or dependent child coverage.

What's Not Covered?

Like most insurance plans, this plan has exclusions. Supplemental and Dependent 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.

Additional Coverage Information

How To Apply*

Complete your enrollment online today! Be sure to indicate your Beneficiary.

Act Now During the Enrollment Period.

Note: If you do not wish to make a change to your coverage, you do not need to do anything.

*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 in this Supplemental Term Life insurance plan is available without providing medical information as long as:

For Annual Enrollment

- The enrollment takes place prior to the enrollment deadline, and
- You are continuing the coverage you had in the last year, or
- You are requesting to enroll in new coverage and the total amount of coverage does not exceed \$100,000. This year, you can enroll in up to \$100,000 without any evidence of insurability, if you would like to apply for additional coverage, you will need to fill out the Statement of Health and turn in. The application will go through the underwriting process for approval or denial. You will be notified by mail but your paycheck deduction will automatically increase for any approval of requested coverage.

For New Hires

The enrollment takes place within 31 days from the date you become eligible for benefits, and you are enrolling for coverage equal to/less than \$150,000

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

For Dependent Coverage

You must be covered in order to obtain coverage for your Spouse and child(ren).

Your Spouse and dependent children do not need to provide medical information as long as:

For Annual Enrollment

- The enrollment takes place prior to the enrollment deadline, and
- You are continuing the coverage you had for your child(ren) in the last year, or
- You are requesting to increase existing coverage or applying for new coverage on your spouse and the total amount of coverage does not exceed \$25,000.

For New Hires

The enrollment takes place within 31 days from the date you become eligible for benefits, and you are enrolling for Spouse coverage equal to/less than \$50,000

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

About Your Coverage Effective Date

You must be Actively at Work on the date your coverage becomes effective. Your coverage must be in effect in order for your Spouse's and eligible children's coverage to take effect. In addition, your Spouse 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 becomes effective.

If Actively at Work requirements are met, 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 Your 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 that 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 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.

Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) other than your employer for your Supplemental coverage, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary. You are the beneficiary for your Dependent coverage.

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 Abilene ISD 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.