MetLife | Life Insurance

THE DISTRICT
YSLETA INDEPENDENT SCHOOL DISTRICT

Continue to be there for your loved ones with Life Insurance

Life Insurance helps to provide a more financially secure future.

Life insurance: Why is it so important?

If you have a spouse or domestic partner, or if you have children, they may rely on you to help keep the household running.
It's important to take steps to make sure your loved ones would be financially prepared without you to handle expenses like:

- Food
- Utilities
- Transportation
- Mortgage/rent payments
- Childcare or education fees
- Insurance premiums

Why should I enroll now?

- Competitive group rates[1]
- Easy payroll deduction
- Value-added services at no additional cost to you

With group life insurance, you can receive a wide range of coverage options to fit your needs and budget, death benefit proceeds that are income tax free to your beneficiary, and underwriting requirements waived for certain amounts.

Taking care of everyday living costs is just one thing to consider. You can better prepare for longer-term expenses by purchasing additional life insurance that goes above your employer-provided coverage. It's important to review your life insurance coverage often, as you experience different life events. Households without adequate life insurance could struggle with longer-term expenses like:

- College tuition
- Retirement
- Wedding expenses
- Child or aging parent care

41% of Americans say they don't have sufficient life insurance coverage.[2]

Your plan offers access to MetLife Advantages℠ services at no additional cost to you, including:

- **Estate Planning/Will Preparation**[3] offers in-person and phone access to a network of plan attorneys to prepare or update a will, living will or power of attorney.
- **Digital Estate Planning**[4] offers access to online state-specific tools for will preparation and other key estate planning documents.
- **Estate Resolution Services**[5] provides you and the beneficiaries of your estate with face-to-face meetings or phone consultations with a participating MetLife Legal plan attorney to help settle your or your spouse's/domestic partner's estate.
- **Portability**[6] gives you the flexibility to take your MetLife coverage with you if you change jobs.
- **Grief Counseling**[7] provides you and your family up to five private counseling sessions with a licensed grief counselor to help cope with a loss or major event.
- **Beneficiary Grief Counseling**[8] offers personalized counseling sessions to meet your beneficiary's needs. Any beneficiary who receives the life insurance proceeds is eligible for up to five counseling sessions. These sessions can be in-person or by phone with one of TELUS Health's network of counselors who provide professional, confidential support during difficult times.
- **Empathy**[9] Support and guidance for beneficiaries managing their grief as well as help with probating and settling an estate, closing accounts, home clearing, and more. Beneficiaries can choose to get the support they need online through the Empathy app/portal, or with a dedicated Care Manager, or a combination of both.

Enroll today. For questions, please call MetLife at 1-800-GET-MET8 (1-800-438-6388)

1. 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.
2. LIMRA Life Insurance Awareness Month, https://www.limra.com/en/newsroom/liam/ April 2023.
3. Included with Supplemental Life insurance. Will Preparation is 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 sitused or principally located 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. Digital Estate Planning without online notary is available to all individuals residing in the United States (except in any U.S. territory) regardless of any MetLife relationship or product. Domestic partnerships are not currently supported on the digital platform. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.
5. Included with Supplemental Life Insurance. 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. 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.
6. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least $20,000 must be elected.
7. Grief Counseling and Funeral Assistance services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health 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.
8. Beneficiary Grief Counseling services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.
9. Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available to the beneficiaries of deceased insureds covered under MetLife Group Life insurance programs and to insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Empathy's terminal illness services are not available on NY policy forms or policy forms operating under NY jurisdiction. Empathy is only available to insureds and beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

Nothing in these materials is intended to be advice for any particular situation or individual. Please consult with your own advisors for such advice. Like most group life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.

A MetLife representative can provide you with costs and complete details.