

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

The PVSD provides you with Basic Life insurance coverage and Accidental Death and Dismemberment insurance in the amount of \$50,000.

### **Reduction in Amount of Basic Life Insurance**

The reductions are as follows: At age 65 or more but less than age 70, your Amount of Insurance will reduce to 65% of your pre-age 65 amount of Basic Life Insurance. When you are 70 or more, your amount of Insurance will reduce to 50% of your pre-age 70 amount of Basic Life Insurance.

### **Dependent Basic Life**

The PVSD provides your spouse/RDP with Basic Life insurance in the amount of \$2,000, and provides your child(ren) with Basic Life insurance in the amount of \$1,000.

### **Reduction in Amount of Dependent Basic Life Insurance**

The reductions are as follows: When your spouse or Registered Domestic Partner is age 65 or more but less than age 70, your Spouse's or Registered Domestic Partner's Amount of Insurance will reduce to 65% of their pre-age 65 amount of Basic Life Insurance. When your spouse or Domestic Partner is age 70 or more, their amount of Insurance will reduce to 50% of their pre-age 70 amount of Basic Life Insurance.

## **Additional Features**

### **Accelerated Benefits Option<sup>1</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 90% of your life insurance proceeds. This can help 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 as long as 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>9</sup>

### **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.

### **Extension of Life Insurance While You are Totally Disabled**

*Offering continued coverage when you need it most*

If you become totally disabled while you are insured this policy, you may qualify to extend certain insurance under this section. If extended, premium payment will not be required. We will determine if you qualify for this extension after we receive proof that you have satisfied the conditions of this section.

## Accidental Death & Dismemberment Coverage

This valuable coverage is available to you even if you already have accident insurance. It provides benefits beyond your disability or life insurance for losses due to covered accidents — 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 or the loss of a limb, speech, hearing or sight. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

The PVSD provides you with Accidental Death and Dismemberment insurance in an amount equal to your Basic Life coverage amount of \$50,000 at no cost to you.

### Table of 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 your AD&D coverage is called the “Full Amount” and is equal to the benefit payable to the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount, and are listed in the following table of covered losses. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

Covered Losses	Percent of Full Amount
Life	100% of Full Amount
Hand	50% of Full Amount
Foot	50% of Full Amount
Arm	75% of Full Amount
Leg	75% of Full Amount
Sight of one eye	50% of Full Amount
Thumb & index finger of same hand	25% of Full Amount
Speech & hearing	100% of Full Amount
Speech or hearing	50% of Full Amount
Paralysis of both arms and both legs	100% of Full Amount
Paralysis of both legs	75% of Full Amount
Paralysis of the arm & leg on either side of the body	50% of Full Amount
Paralysis of one arm or leg	25% of Full Amount
Brain Damage	100% of Full Amount
Coma	1% monthly up to 60 months
Critical Burn	25% of Full Amount

### Standard Additional Benefits Include

*The following benefits are payable in addition to the covered losses listed in the above table:*

Air Bag	Child Education
Seat Belt	Spouse Education
Common Carrier	Hospitalization
Child Care Center	Common Disaster

### Travel Assistance

**A travel assistance benefit is available as part of your AD&D coverage.**

Travel assistance services, offered on your AD&D/business travel accident 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

## **Additional Coverage Information**

### **Who Can Be A Designated Beneficiary?**

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

### **About Your Coverage Effective Date**

*You must be Actively at Work on the date your coverage is scheduled to become 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 an amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of: (1) the date that MetLife approves the coverage or increase if you meet Actively at Work requirements on that date, or (2) the date that Actively at Work requirements are met after MetLife has approved the coverage or increase.*

1 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.

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 Portola Valley Elementary School District (SMCSIG) and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.**

Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

*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.*

