

Montgomery County Plan Benefits

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

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

Montgomery County provides you with Basic Term Life and Accidental Death and Dismemberment insurance coverage in the amount of \$50,000 at no cost to you.

Supplemental Term Life Insurance Coverage Options

For You	\$10,000 increments to a maximum of \$500,000
For Your Spouse	\$5,000 increments, up to a maximum of the lesser of 50% of your Supplemental Life insurance amount or \$100,000
For Your Dependent Children*	\$10,000 or \$20,000

*Child(ren)'s Eligibility: Please see your Montgomery County Benefit Contact for further details.

Monthly Costs for Supplemental Term Life Insurance

You have the option to purchase Supplemental Term Life Insurance. Listed below are your monthly rates per \$1,000 as well as those for your spouse. (based on your age and your spouse's age and the amount of coverage you want). Rates to cover your child(ren) are also shown.

Age	Your Monthly Cost Per \$1,000 of Coverage	Spouse Monthly Cost Per \$1,000 of Coverage
Under 25	\$0.06	\$0.06
25 - 29	\$0.07	\$0.07
30 - 34	\$0.09	\$0.09
35 - 39	\$0.12	\$0.12
40 - 44	\$0.15	\$0.15
45 - 49	\$0.22	\$0.22
50 - 54	\$0.39	\$0.39
55 - 59	\$0.60	\$0.60
60 - 64	\$0.83	\$0.83
65 - 69	\$1.46	\$1.46
70 +	\$2.36	\$2.36
Monthly Cost for your Child(ren)[†]	\$1.90 for \$10,000 \$3.80 for \$20,000	

[†] Covers all eligible children

Changes in age based rates go into effect January 1 of the calendar year following your birth date.

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)	\$0.12	\$ _____
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)	\$12.00	\$ _____

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

Features

This insurance offering from Montgomery County and MetLife comes with a variety of added features that can provide assistance to you and your family members today and during a difficult time.

Accelerated Benefits Option*

For access to funds during a difficult time

You can receive up to 80% of your Supplemental Term Life insurance proceeds to a maximum of \$400,000 in the event that you become terminally ill and are diagnosed with less than 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this 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.

* The Accelerated Benefits Option is subject to state regulation and generally receives favorable federal income tax treatment. You are advised to consult with an independent tax advisor about your own circumstances. You are advised to consult with your legal advisor concerning the effect that receipt of accelerated benefits will have on other benefits such as benefits from public assistance programs.

Conversion

For those who wish to have more permanent coverage

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 a change in your 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, you can speak with a MetLife representative by calling: 1-877-275-6387.

Waiver of Premiums for Total Disability (Continued Protection)

Offering continued coverage at no cost

You may be eligible to waive your Basic and Supplemental Term Life premium until you reach age 70, die or recover from your disability, whichever is sooner, should you become unable to work due to total disability. Total disability or totally disabled means your inability 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 6-month waiting period. The Waiver of Premium will end on the earliest of your turning age 70, death or recovery. Please note that this benefit is available after you have participated in the Supplemental Term Life Plan for one year and it is only available to you. This one-year requirement applies to new participants in the plan.

Portability

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

Should you leave Montgomery County for any reason, and your Supplemental and Dependent Spouse Term Life 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. Competitive rates apply, but will likely be higher than your current rates. MetLife will bill you directly. To take advantage of this feature, you must have coverage of at least \$20,000 up to a maximum of \$500,000.

Portability is also available on coverage you’ve selected for your spouse. The maximum amount of coverage for spouses is \$100,000. Increases, decreases and maximums are subject to state availability.

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 plan administrator or certificate for specific details.

Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 1-866-492-6983 or contact your employer for more information.

Will Preparation Service[†]

To ensure your decisions are carried out

Like life insurance, a carefully prepared Will is 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 Supplemental Term Life coverage, you will have access to Hyatt Legal Plans’ network of 10,000+ participating attorneys. When you enroll in this plan, you may take advantage of this benefit at no additional cost to you if you use a participating plan attorney.* 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.

[†] Will Preparation Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, Will Preparation Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. In some states, Will Preparation is subject to regulatory approval and is not currently available.

* 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.

MetLife Advice for Beneficiaries—Delivering The Promise[®]

For support and guidance when beneficiaries need it most

MetLife Advice for Beneficiaries—Delivering The Promise[®] is a service designed to provide beneficiaries with the support and assistance they need during an especially difficult time. Services include assistance filing life insurance claims and consultation to help with financial details and questions that arise upon the loss of a loved one.

Total Control Account[®]

For immediate access to death proceeds

The Total Control Account[®] settlement option 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. They’ll have the convenience of immediate access to any or all of their proceeds, through an interest bearing account with unlimited check-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.

What’s Not Covered?

Like most insurance plans, this plan has exclusions. For instance, Supplemental and Dependent Life Insurance do not provide payment of benefits for death caused by suicide within the first two years (one year

in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one year in North Dakota or Colorado) of an increase in coverage.

Please note that a reduction schedule may apply. Please see your plan administrator or certificate for specific details.

Accidental Death & Dismemberment (AD&D) coverage complements your Basic Life insurance coverage and helps protect you 24 hours a day, 365 days a year.

Accidental Death & Dismemberment Coverage Options

This valuable coverage is available to you even if you already have accident insurance. It provides benefits beyond your disability or life insurance for severe accidents or loss of life on or off the job — while commuting, traveling by public or private transportation and during business trips. MetLife's AD&D insurance pays you benefits if you suffer an accident that results in paralysis or the loss of a limb, speech, hearing or sight, or brain damage or coma. If you suffer a fatal accident, benefits will be paid to your beneficiary.

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 AD&D coverage is called the "Full Amount" and is equal to the benefit payable for the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount, and will be listed in your coverage in a Table of Covered Losses. Such losses include loss of limbs, sight, speech and hearing, various forms of paralysis, brain damage and coma. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

Standard Additional Benefits Include

Some of the standard additional benefits included in your coverage that may increase the amounts payable to you and/or defray additional expenses that result from accidental injury or loss of life are:

- Air Bag Benefit
- Seat Belt Benefit
- Common Carrier Benefit

What Is Not Covered?

Accidental Death & Dismemberment insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

Additional Coverage Information

How To Enroll for Supplemental Life

Act During the Enrollment Period.

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

Supplemental Life Insurance for Employees

Enrollment in this Supplemental Term Life insurance plan is available without providing a Statement of Health form as long as:

For Annual Enrollment

- You are continuing or reducing the coverage you currently have.

For New Hires

- Your enrollment takes place within 30 days from your date of hire, and
- You are enrolling for coverage equal to or less than \$300,000.

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

Dependent Life Insurance for Spouse and/or Child(ren)[†]

Your spouse and dependent children also do not need to provide a Statement of Health form as long as they are not home or hospital confined and not receiving disability payments and:

For Annual Enrollment

- Your spouse and child(ren) is/are continuing or reducing coverage s/he/they currently have.

For New Hires

- The enrollment takes place within 30 days from your date of hire, and
- You enroll your spouse for coverage equal to or less than \$50,000 and your child(ren) is enrolling for coverage of \$10,000 or \$20,000.

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

Note: A Statement of Health Form is available on www.mcbenefits.org and should be mailed or faxed directly to MetLife at the address on the form. Coverage will be approved by MetLife based upon its underwriting rules and your answers.

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. For Dependent Life Insurance, the employee is automatically the beneficiary for the policy they select.

About Your Coverage Effective Date

You must be "Actively at Work" on the date your coverage becomes effective, and your spouse and eligible child(ren) must be performing their Normal Activities when coverage becomes effective. Coverage will remain in effect on July 1, 2010 for all requests that do not require additional medical information. Requests for amounts that require additional medical information and are not approved by the date listed above will not be effective until the first of the month following approval from MetLife or the date that Actively at Work and Normal Activities requirements are met.

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 Montgomery County 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 Supplemental Life contributions cease, or upon termination of the group contract. 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.

Metropolitan Life Insurance Company, New York, NY