

MetLife® Supplemental Life Insurance

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

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

Your Supplemental Term Life Insurance Coverage Options

For You	You can choose in the amount of \$10,000 increments, up to a maximum of \$500,000
For Your Spouse	You can choose in the amount of \$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*	You can choose a flat amount of \$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

MetLife Supplemental Life Insurance rates are affordable group rates. Listed below are monthly rates per \$1,000 for you and your spouse. Individual rates are based on your age and your spouse's age and the amount of coverage you want.

The rate to cover your child(ren) is a monthly cost of \$1.90 for \$10,000 of coverage or \$3.80 for \$20,000 of coverage; one rate covers all your eligible children.

Age of Individual	Employee Monthly Cost Per \$1,000 of Coverage	Dependent Spouse's 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



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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.

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

Will Preparation Service: †

To ensure your wishes are fulfilled

Like life insurance, a carefully prepared will is an important part of the financial planning process. Your will is an important legal document that determines who controls your estate after your death. With a will, you can define your most important wishes, including who will care for your children or inherit your property. Having a will can also minimize probate expenses that can result when a person dies without a will. By enrolling for Supplemental Life coverage, you will have access to a participating plan attorney who will prepare or update your or your spouse's will at no additional cost to you.

Portability: ‡

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

Should you leave Montgomery County for any reason, you can continue your life insurance coverage. Competitive rates apply, but will likely be higher than your current rates. MetLife will bill you directly. To take advantage of this benefit, you must elect coverage of at least \$20,000.

Accelerated Benefits Option: **

For access to funds during a difficult time

You can receive up to 80% of your Supplemental Life insurance proceeds to a maximum of \$300,000 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.

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 unique 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 the details and questions that arise upon the loss of a loved one.

Waiver of Premiums for Disability:

Offering continued coverage at no cost

With this feature, your life insurance coverage can be continued at no cost to you should you become unable to work due to total disability.



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Total Control Account®:

For immediate access to life insurance proceeds

The Total Control Account® Money Market Option provides your loved ones with a safe and convenient way to manage the proceeds of the policy when an insurance benefit is paid. They'll have the convenience of immediate access to their proceeds through check-writing privileges, which relieves the plan beneficiary from having to think about how the funds will be disbursed during a difficult time. There are no service or check-writing charges, and the account is guaranteed by MetLife.

† Will Preparation is offered by Hyatt Legal Plans, Inc., 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. In certain states Will Preparation is subject to regulatory approval and is not currently available.

‡ If your term life insurance under this plan terminates, you will have an opportunity to continue group term coverage ("portability"). Subject to plan design and state availability.

** 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.

How To Enroll:

Supplemental Life Insurance for Employees

Enrollment in this Supplemental Life plan is available without providing a Statement of Health form during this **Annual Enrollment** as long as:

- You are continuing or reducing the coverage you have; **and**
- your enrollment takes place before the enrollment deadline of May 22, 2008.

For New Hires, enrollment in the Supplemental Life plan is available without providing a Statement of Health form as long as:

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

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 during an **Annual Enrollment** as long as:

- You are continuing or reducing current coverage you have for your Spouse and / or Dependent Child(ren); **and**
- you enroll them before the enrollment deadline of May 22, 2008.

For New Hires, enrollment in the Dependent Life plan is available without providing a Statement of Health form as long as:

- You are enrolling your Spouse for Dependent Life coverage less than or equal to \$50,000 and / or enrolling your Child(ren) for Dependent Life coverage (\$10,000 or \$20,000); **and**
- you enroll them within 30 days from your date of hire.

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.

Note: The Statement of Health form is available on www.mcbenefits.org and should be mailed directly to MetLife at the address on the form.



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About Your Coverage Effective Date

Coverage will become effective on July 1, 2008. Enrollment requests that require additional medical information and are not approved by the date listed above will be effective on the first of the month following approval from MetLife.

What's Not Covered?

Like most insurance plans, this Supplemental Life coverage 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 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.

Note: Even if you wish to keep your existing level of coverage, you must enroll online by May 22, 2008.

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. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator.

Supplemental Life and Dependent Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. Supplemental Life and Dependent Life and AD&D coverages under your employer's plan terminates when your employment ceases, when your Supplemental Life and Dependent 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 or when a dependent spouse reaches age 70. Should your life insurance coverage terminate, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

Metropolitan Life Insurance Company,
New York, NY