

## Voluntary Term Life Insurance



**Continue to be there  
for your loved ones with  
life insurance.**

Life insurance helps to provide a more financially secure future.

### Why do I need Voluntary Term Life insurance?

Life insurance is a cost-effective way to look out for your loved ones. Should something happen to you, it helps ensure that short and long term financial obligations could be met. If you have a spouse or domestic partner, or if you have children, they may rely on you to help keep the household running. Voluntary Term Life insurance gives you confidence that your family would be financially prepared without you to handle expenses like:

- Mortgage or rent payments
- Utilities
- Funeral Expenses
- Childcare / Education fees
- Transportation
- Credit card bills

### Q. What is Voluntary Term Life insurance?

A. A policy that covers you for a fixed period of time that pays a death benefit to your Beneficiary if you are no longer here.

### Q. I already have Employer paid Basic Life insurance through my employer, why do I need more?

A. While having life insurance provided by your worksite employer is a great benefit, it's possible that it may not be enough to adequately provide for your loved ones. Additional life insurance can give loved ones greater financial security if you are no longer here to earn a paycheck.

### Q. Can I have multiple Voluntary Term Life insurance policies?

A. Worksite employees who work for multiple worksite employers, may be eligible for benefits, under enrolled Voluntary Term Life insurance policies. MetLife will review each claim submission as described under the terms and conditions of the plan. Refer to your Certificate of insurance for details.

### Q. How much life insurance do I need?

A. Everyone is different, but you may need more than you have now. The insurance you need changes as your life changes - for example, getting married, starting a family or buying a home might change the coverage you need. Many people are surprised to learn that they don't have enough life insurance to cover the many expenses their loved ones may face. To help you get an idea of how much to consider, please visit [www.metlife.com/lifeneeds](http://www.metlife.com/lifeneeds).

### Q. Can I elect Voluntary Term Life for my Spouse/Domestic Partner or child(ren)?

A. Yes, coverage is available only if the worksite employee elects Voluntary Term Life coverage. When electing dependent coverage, it is required that you add their names, social security number, and date of birth on the enrollment site.

### Q. How do I pay for my coverage?

A. Premiums are paid through payroll deductions or direct bill with MetLife.

### Q. What is a Statement of Health<sup>1</sup> (SOH) and how will I know if I need it?

A. A Statement of Health is a series of medical questions which are asked to help us evaluate your overall health. Depending on your worksite employer's plan and the amount of coverage you request, you or your Spouse/Domestic

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Partner may be asked to complete a Statement of Health. If a Statement of Health is required, your plan administrator will start the process and instructions will be provided.

### Q. When does coverage end?

A. Worksite Employee and Spouse/Domestic Partner/Child(ren) coverage ends at the end of the month in which you cancel coverage or leave your job. Child(ren) coverage ends at the end of the month that they turn 26. For example, if your child turns 26 on January 16<sup>th</sup> their coverage will end on January 31<sup>st</sup>.

### Q. What happens if I do not make any changes during annual enrollment?

A. If you do not make changes during annual enrollment, your coverage will default to your current coverage choices from the previous plan year. You may wish to review your coverage each year during annual enrollment to ensure it still fits your needs.

### Q. Who do I call for assistance?

A. You may reach MetLife directly at **877-ADPTS01** or **(877-237-8701)** and talk with a benefits consultant. Or visit our website: [mybenefits.metlife.com/ADPTotalSource.com](https://mybenefits.metlife.com/ADPTotalSource.com).

### Q. Can I make my worksite employer my Beneficiary?

A. A worksite employer cannot be named a Beneficiary under a group plan.

### Q. Can I make a Beneficiary someone who lives outside the United States?

A. Yes, a foreign Beneficiary can be named. We rely on the name and relationship as well as any other identifying information such as their date of birth.

### Q. How is the Voluntary Term Life death benefit paid if my Beneficiary is a minor?

A. Upon receipt of the certified guardianship papers of the minor's estate or property, we can make payment to the guardian in his or her capacity as guardian. If guardianship papers are not received, we will put the death benefit in a blocked, interest-bearing minor on Deposit Account for minor Beneficiaries, until the minor attains the legal age to receive the death benefit or the appropriate guardianship papers are received.

### Q. How are benefits allocated if I do not name a Beneficiary?

A. If there is no designated Beneficiary on file or a named Beneficiary predeceases the worksite employee, benefits will be paid in accordance with the Facility of Payment provision in the group policy or group insurance certificate as follows:

- Spouse, if alive;
- Child(ren), if there is no surviving Spouse;
- The worksite employee's parent(s) if there is no surviving child;
- The deceased worksite employee's siblings;
- Estate.

### Q. How can a Life claim be filed?

A. A Voluntary Term Life claim can be filed by contacting MetLife **877-ADPTS01** or **(877-237-8701)** Monday through Friday 8 a.m. to 8 p.m. ET.

### Q. What is needed to file a claim?

A. For a Voluntary Term Life claim we require the following information:

- A copy of the Certified Death Certificate indicating cause of death, signed by a physician;
- The Beneficiary's full name, contact number, mailing address and relationship to the deceased;
- Claimant's Statement to be completed by the Beneficiary at time of claim.

A. We may request additional information as necessary, including, but not limited to:

- Coroner's report;
- Toxicology report;
- Police reports;
- Medical records.

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### Q. How long does the claim process take?

A. Once all the required information has been received by MetLife and the claim is deemed complete and payable, payments are usually processed within 5 - 10 business days.

### Q. How are claims paid?

A. There are three methods of issuing benefit payments:

- **Checks:** Voluntary Term Life benefit payments that are less than \$5,000
- **Electronic Funds Transfer (EFT):** Voluntary Term Life benefit payments that are less than \$5,000
- **Checkbook:** Voluntary Term Life benefit payments of \$5,000 or more

**NOTE:** The checkbook method of payment is subject to state law, and/or group policyholder direction.

### Q. How can a status of a claim be checked?

A. If a claim has already been submitted to MetLife and you have questions, you can contact **877-ADPTS01** or **(877-237-8701)**. Beneficiaries can also login or setup a Life Beneficiary Claim Portal account at [metlife.com/lifeclaims](https://metlife.com/lifeclaims).

### Q. What is the Life Beneficiary Claim Portal?

A. An online option for Life Beneficiaries to submit their claimant statements and upload supporting documentation. Login or setup an account at [metlife.com/lifeclaims](https://metlife.com/lifeclaims).

### Q. Are the proceeds taxable to a Beneficiary?

A. Proceeds are paid to your beneficiary through a tax free<sup>2</sup> death benefit.

### Q. Can a Voluntary Term Life claim be denied? Why would it be denied?

A. Denial for Voluntary Term Life coverage could be sent if coverage eligibility had not been met or coverage has ended. A denial of Voluntary Term Life coverage could be rendered if plan exclusions apply. If there is a rival claim for Voluntary Term Life benefits, a rival party may be denied; however, that would not apply to the contestability of the coverage itself.

### Q. What is Empathy<sup>3</sup>?

A. MetLife has partnered with Empathy to provide you and your family with on-demand personalized guidance to help you throughout the weeks and months ahead. Empathy's tech-enabled assistance and real-time human support helps Beneficiaries save valuable time while dealing with challenges that loss brings. Empathy helps ease the burden, so you can pay attention to the things that matter the most. To register online go to [join.empathy.com/metlife](https://join.empathy.com/metlife) or call **(201) 720-1584** to register over the phone.

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You are not obligated to purchase any of the voluntary policies or services offered and you may explore other options including purchase of policies or services directly from an insurance company or provider. You should discuss your options with your financial advisor, attorney, accountant or other professionals.

<sup>1</sup> All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife. Only applicants who reside in a US state, the District of Columbia, or Guam, Northern Mariana Islands, Puerto Rico or US Virgin Islands are allowed to complete their SOH form online (where available). Otherwise, applicants will be provided with a paper SOH form. Individuals residing outside of the US or in certain US territories must be on US payroll and be approved by MetLife before being provided with an SOH form.

<sup>2</sup> In general, death benefits are received income tax free.

<sup>3</sup> 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 beneficiaries, and insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Not available on all policy forms or in all jurisdictions. 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.

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.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. 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. Access the Aon microsite for costs and complete details [www.BenefitsGo.com/EEpaidBenefits](http://www.BenefitsGo.com/EEpaidBenefits)  
State variations may apply