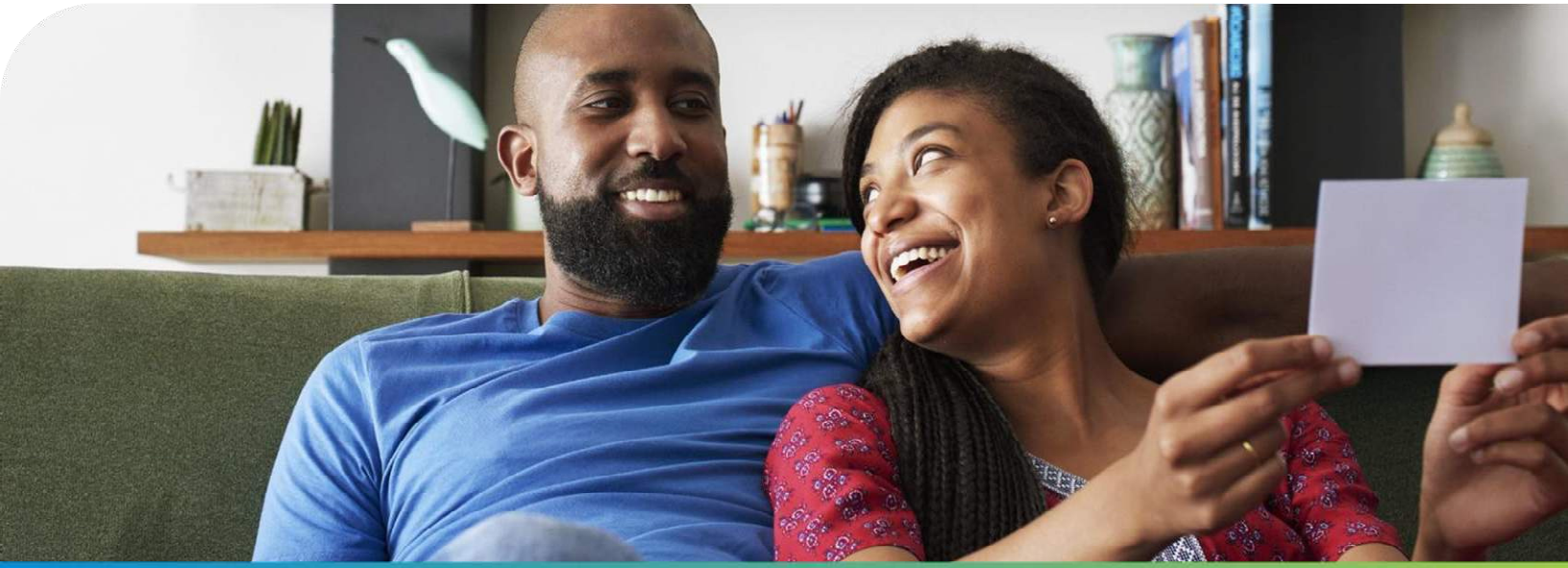
Life Insurance

New Hire Brochure
Revised 7/1/2025

Choose MetLife Insurance and get more than you might expect



The help your loved ones need, when they need it the most.

A death can take a tremendous toll on the financial security of a family. Paying the mortgage or putting your kids through college could suddenly become more difficult. Buying life insurance may help ensure your loved ones are taken care of financially. In the event of your passing, life insurance provides money directly to your family.

For more than 150 years, Americans have counted on MetLife's life insurance to help them navigate life's most challenging moments. A lot has changed over those 150 years, but our goal remains the same — supporting people when they need it the most.

Why it's important to have life insurance.

- Should you pass away, Term Life insurance gives your beneficiary a lump sum payment. This could help loved ones to replace lost income for expenses like:
  - Mortgage or rent payments
  - Utilities
  - Insurance premiums
  - Childcare/education fees
  - Transportation
  - Credit card bills
- It could help your loved ones maintain their standard of living

Why should I enroll now?

- Improve your financial security.
- If you do not enroll as a new hire, you will have to provide evidence of good health to apply at a later date.
- The process to enroll is simple, but the benefits are significant.
- There's no better time to secure your coverage.

To enroll in these benefits, please log in to the MyGICLink Member Benefits Portal.

For more information, visit:
www.mass.gov/mygiclink-member-benefits-portal

Utilize MetLife's Life Insurance calculator—a digital, interactive and easy-to-use tool—to help understand how much coverage you need: www.lifeonlinecalculator.com/

MetLife

Commonwealth of Massachusetts
Group Insurance Commission

Life Insurance

Schedule of benefits

Basic Life and AD&D[1] Benefits: Effective July 1, 2025, the Basic Life coverage amount will be $10,000. This replaces the prior benefit limit of $5,000, effective through June 30, 2025.

Optional Life and Optional AD&D[1] : If you're enrolled in Basic Life Insurance, you may buy additional coverage of up to eight times your annual salary, or amounts in $1,000 increments to a maximum of one times earnings. The amount of Optional Life and Optional Accidental Death & Dismemberment insurance chosen is limited to a maximum of $1.5 million. You pay the full cost of this benefit.

Employee monthly rate per $1,000 of coverage

Active Employees		
Age	Smoker	Non-Smoker
Under 35	$0.10	$0.04
35-44	$0.12	$0.05
45-49	$0.19	$0.06
50-54	$0.31	$0.13
55-59	$0.49	$0.20
60-64	$0.73	$0.29
65-69	$1.37	$0.67
70 & over	$2.49	$1.13

How to calculate your Optional Life and AD&D Benefit Cost

Example of Monthly Premium Cost Calculation[*,**] Sarah is a 37-year-old active employee, a smoker and earns $34,700 annually. She has chosen Optional Life insurance in an amount equal to two times her salary.

Steps	Example	Calculate for yourself
1. Multiply your annual salary x 2	$34,700 x 2 ($69,400)	$ _____
2. Round that amount down	$69,400 - $400 ($69,000)	$ _____
3. Subtract 1,000	$69,000 - $1,000 ($68,000)	$ _____
4. Find your age-based rate in the chart above and multiply by coverage you are applying for	$0.12 ($68,000 x $0.12)	$ _____
5. Divide the result in step 4 by 1,000	$8.16 ($8,160 ÷ $1,000)	$ _____
6. Multiply by 12 for estimated annual cost	**$97.92** ($8.16 x 12 mos)	$ _____

What is AD&D Insurance?

Accidental Death & Dismemberment Insurance (AD&D) provides additional coverage for severe accidents or loss of life on or off the job. AD&D insurance pays benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, or if you suffer a covered fatal accident.

Change in your family status?

Employees who have a qualifying family status change (Marriage, Birth or Adoption of a Child, Divorce or Death of a Spouse) during the year may enroll in or increase their coverage without any medical review in an amount up to four times their salary provided that the Group Insurance Commission (GIC) receives an enrollment form and required documentation within 60 days of the qualifying event.

* This case is for illustrative purpose only.

** Rates are based on the age of the insured person and increase as the insured enters each new age category. Rates and/or benefits may be changed on a class basis. In addition, eligibility for non-smoker rates require that the insured has not smoked cigarettes, cigars or a pipe or used chewing tobacco, snuff or a nicotine delivery system during the 12 months before submitting an application for insurance.

The Group Insurance Commission (GIC) determines the definition of salary and/or earnings.

You may enroll if you're a new hire within 21 days from your start date without providing proof of good health. You may apply anytime during the year with proof of good health. MetLife will send you a link to complete your Evidence of Insurability application electronically.

Life Insurance



Just 54% of Americans have any life insurance coverage, down from 63% just a decade ago[13]

When you choose MetLife Life Insurance, you get:

Services that make planning for the future easier and more affordable

Estate Planning Services (Will Preparation)[2,3] Available to employees enrolled in optional life insurance. Both you and your spouse can choose to complete wills and other important estate planning documents quickly and easily online, or work one-on-one with an attorney, in-person or on the phone, to prepare or update a will, living will or power of attorney.

Funeral Discounts and Planning Services[4] You and your family may have access to funeral discounts, planning and support to help honor a loved one's life — at no additional cost to you. Dignity Memorial provides you and your loved ones access to discounts of up to 10% off of funeral, cremation and cemetery services through the largest network of funeral homes and cemeteries in the United States.

Services that assist you through life's changes

Portability[5] Active employees who terminate employment or become ineligible due to a reduction in hours may elect to "port" their coverage to a term policy similar to their Group Term Life or Accidental Death & Dismemberment insurance without providing evidence of insurability. This coverage provides more favorable rates than conversion coverage. Retirees are not eligible for the portability option.

Transition Solutions[6] Focuses on guidance and services around insurance and other financial products to help you and your family better prepare for your future in response to benefit-changing events.

Support through difficult times

Grief Counseling with Funeral Assistance[7] You, your dependents, and your beneficiaries have access to grief counseling[7] sessions and funeral-related concierge services to help cope with a loss — at no extra cost. Grief counseling services provide confidential and professional support during a difficult time to help address personal and funeral planning needs. At your time of need, you and your dependents have 24/7 access to a work/life counselor.

Beneficiary Claims Assistance[8] This program is designed to help beneficiaries sort through the details and serious questions about claims and financial needs during a difficult time. MetLife has arranged for financial professionals to be available for assistance in person or by telephone to help with filing life insurance claims, government benefits and financial questions.

Travel Assistance Services[9] To complement your MetLife insurance coverage, you have access to Travel Assistance[9] services, a unique program giving you and covered family members[10] access to travel assistance professionals at AXA Assistance USA, Inc. when traveling within the U.S. or abroad. They have the expertise to help when you need emergency medical, travel and personal assistance.

Estate Resolution Services[SM] MetLife Estate Resolution Services[11] is available to employees enrolled in optional life insurance and provides probate services in person or over the phone to the representative (executor or administrator) of the deceased employee's estate and the estate of the employee's spouse.

Empathy[12] 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, with a dedicated Care Manager, or a combination of both.

To learn more, visit: **www.metlife.com/gicbenefits/**

Frequently asked questions

What is term life insurance?

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. There is no cash surrender value.

I already have basic life insurance through my employer, why do I need more?

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

How much life insurance do I need?

Everyone is different, but it may be 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 may change the coverage you need. Many people are surprised to learn that they may not have enough life insurance to cover the many expenses their loved ones may face.

How do I pay for my coverage?

Premiums are conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

How are claims paid?

The Group Insurance Commission (GIC) wants to process your beneficiary's claim as soon as possible. A family member or a close friend should contact the GIC at 617-727-2310 and provide the following information:

- A copy of the certified death certificate to initiate the claim.
- A copy of your life insurance certificate or GIC annual benefit statement (if available).
- All beneficiary names, dates of birth, Social Security numbers and addresses.

The GIC will process this information and forward it to MetLife. MetLife will then send a claim package which will include a Claim Form to your beneficiary.

44% of families say they would face financial hardship within 6 months if the primary wage earner died. For 25%, it would be within 1 month.[13]

Get more than you might expect, for less than you might expect. Find out how MetLife Life and AD&D Insurance can help you navigate life's most challenging moments.



To learn more, visit:
www.metlife.com/gicbenefits/

Can I take my coverage with me if I leave the GIC?[5]

Active employees who terminate employment or become ineligible due to a reduction in hours may elect to "port" their coverage to a term policy similar to their Group Term Life or Accidental Death & Dismemberment insurance without providing evidence of insurability. Retirees are not eligible for the portability option.

What is a beneficiary?

The person you choose to receive the life insurance proceeds should something happen to you. It's possible to have multiple beneficiaries, and you can update them regularly, should your circumstances or needs change by logging in to the MyGICLink Member Benefits Portal. For more information, visit: www.mass.gov/mygiclink-member-benefits-portal

Why is naming a beneficiary so important?

- **It eliminates confusion.** When you have a current beneficiary on file for all your accounts, it leaves no doubt about where you want your money or insurance proceeds to go.
- **Saves time and money.** Should you die without naming a beneficiary, the transfer of whatever funds are in your accounts will take more time — sometimes a lot more time. Your funds could be delayed by legal processes, and the person in charge of your estate could face a lot of paperwork.
- **Helps ensure the financial wellness of your loved ones.** This is especially important with life insurance, which typically provides money to replace income and cover things like funeral costs.

Life Insurance

1. AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Specific information pertaining to your insurance can be obtained by visiting: www.mass.gov/mygiclink-member-benefits-portal
2. Included with Supplemental Life. 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 situsued 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.
3. Digital Estate Planning with an online notary is only available to individuals with supplemental term life insurance and is not available for individuals residing in any US territory. Domestic partnerships are not currently supported; however, if you have supplemental life coverage and are in a domestic partnership, you may use a MetLife Legal Plans attorney for your planning needs. If you cannot access the legalplans.com/estateplanning website, you can find a network attorney by calling MetLife Legal Plans at 1-800-821-6400, Monday through Friday, 8 am-8 pm EST. You will need to provide your company name, customer number and the last four digits of the policyholder's social security number. 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. Online Notary is not included with basic or dependent life. Digital Estate Planning without an online notary is available to all individuals regardless of any MetLife relationship or product, except those residing in any US territory.
4. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. The discount is available for services offered in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only.
5. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least $5,000 must be elected.
6. MetLife administers the Transition Solutions program and has arranged to have specially trained third-party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.
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 a loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.
8. MetLife administers the Delivering the Promise program and has arranged to have specially trained third-party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.
9. Travel Assistance services are offered and administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor Lloyd's entities are affiliated with MetLife. The services and benefits they provide are separate and apart from the insurance provided by MetLife.
10. You and Covered Family Members means an enrolled employee and their eligible dependents as defined under the group insurance contract issued by MetLife.
11. 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.
12. 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.
13. 2022 Insurance Barometer Study, LIMRA and Life Happens, https://www.limra.com/en/newsroom/news-releases/2022/2022-insurance-barometer-study-reveals-the-secret-to-financial-security-is--owning-life-insurance/

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. Please contact your benefits administrator or MetLife for costs and complete details. Specific information pertaining to your insurance can be obtained by visiting: www.metlife.com/gicbenefits/

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPN99/G2130-S) 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 insurance policy. 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.

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