MetLife

Worksite Whole Life Insurance

HealthyME | Life@ Montefiore Human Resources

Why is having whole life insurance protection so important?

Because whole life insurance can help protect your loved ones for your entire life, not just during your employment, if something should happen to you.

The group term life insurance your employer may offer is an important benefit to help protect your loved ones should something unexpected happen to you during your working years. An ideal complement to that group term life insurance is whole life insurance. Whether you're single, have a spouse/domestic partner, or a growing family, someone depends on you. It's important to take steps to make sure your family would be financially prepared if you were no longer there to handle expenses like:

- Mortgage and rent payments
- Insurance premiums
- Child-care/education fees
- Food
- Utilities
- Final expenses

How can having Worksite Whole Life insurance benefit you?

How much life insurance you need is a very individual matter, based on your own personal situation.

Purchasing whole life insurance may be a great supplement to your employer-offered plan because it provides coverage for your entire life, not just while you're working. Whole life insurance is coverage that you own; it can never be cancelled, even if your health changes.[1] Because you own it, you can take it with you when you change jobs or retire with no change in the premium. It can help ensure that short- and long-term financial obligations could be taken care of if something unforeseen should happen.

Whole Life insurance combined with an accelerated death benefit for long-term care allows you to access your death benefits when you might need them while leaving a death benefit for your dependents.

You may have the ability to purchase whole life insurance coverage that includes the following features:

- **Enroll for $300,000 of coverage without answering any medical questions.**
- **Applying for coverage is easy** as you can qualify if you are actively at work and answer a work status question.
- **Ability to build guaranteed cash value** that you can access at any time.[2]
- **The earlier you purchase** coverage the lower the premium will be.[3]
- **Premiums for employee Full Face coverage are guaranteed to remain level** until age 100. At that time, the coverage becomes fully paid with no further premiums due.
- **Accelerated Death Benefit for Long-Term Care Rider**[5,6] pays 10% per month up to a maximum of 100% of your Life Insurance proceeds with any balance payable upon final claim.
- **Accelerated Death Benefit for Terminal Illness Rider**[4,6] pays up to 80% of the death benefit amount (with any balance payable upon final claim).
- **Spouse/domestic partner coverage** can be purchased through a rider.[7]
- **Portable coverage** enables you to take your coverage with you when you change jobs or retire.

Help protect your loved ones today and, more importantly, tomorrow.

Why should I apply now?

- Your health may change in the future.
- The premiums are based on your age at issue.

Now is a great time to take advantage of the cost-effective and convenient coverage being offered.

Enroll/apply at HealthyMEBenefits.com
For questions, please call **877-513-1450**.

1. Coverage cannot be canceled as long as the Insured pays the premiums when due. Insureds pay a premium until age 100 after which the policy becomes paid up with no more premiums due.
2. Restrictions apply. Certificate must not be a paid-up benefit and a minimum cash value balance is required.
3. Premium base rates are fixed and based on the insured's age at time of issue.
4. The Accelerated Death Benefit due to Terminal Illness Rider pays between 50%-100% (depending on plan design) of an insured's Life Insurance proceeds (with any balance payable upon final claim) in most states if the insured becomes terminally ill. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit.
5. Accelerated Death Benefit for Long-Term Care (LTC) Rider pays 2-10% per month (up to a maximum of 80%) of an employee's Life Insurance proceeds (with any balance payable upon final claim), depending on plan design. Available on employee and spouse certificate coverage only and not on children. This benefit is triggered by the permanent or temporary inability to perform (without substantial assistance from another individual) two of six Activities of Daily Living (bathing, continence, dressing, eating, toileting, and transferring) or need for substantial supervision due to severe cognitive impairment. The insured must also be receiving qualified long-term care services. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit. May not be available in all states.
6. The ABO benefits are intended to qualify for favorable federal tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g), in which case the benefits will not be 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 ABO 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 ABO 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 (LTC) law. This policy or certificate is not a California Partnership for Long-Term Care program policy. LTC insurance provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that need constant supervision. This policy or certificate is not a Medicare supplement (policy or certificate).

Nothing in these materials is intended to be advice for any particular situation or individual. Please consult with your own advisors for such advice Like most group insurance policies, MetLife group life insurance policies contain certain exclusions, limitations and requirements for maintaining coverage in force. Any such exclusions, limitations and requirements will be described in the life insurance certificate. Whole Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, New York 10166. Policy Form GPNP15-3T. Certificate Number GCERT19-01.

LTC is not available to UT residents in cases where more than 25% of the eligible employees reside in UT. Please speak with your MetLife representative for more information.

MetLife

Metropolitan Life Insurance Company | 5601 South 59th Street | Lincoln, Nebraska 68516

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