



Life Insurance

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

The District provides employees with basic group term life and AD&D insurance in the amount of one times your annual salary at no cost to you. An additional one times your annual salary in Board-paid life insurance is provided to employees whose pay is based on 10+ years experience.

Note that Professional Support employees earning less than \$20,000 per year receive benefits based on the previously negotiated contract — see chart below.

Professional Support Staff (non-instructional) Negotiated Board-Paid Term Life Insurance Schedule

Annual Earnings (contract)	Amount of Life Insurance
\$9,999 or less	\$10,000
\$10,000 - \$14,999	\$15,000
\$15,000 - \$19,999	\$20,000
\$20,000 or more	One times Annual Salary Rounded to the next \$1,000

Designating a Beneficiary

You must designate a beneficiary when you first become eligible for life insurance coverage. You should review and update your beneficiary elections during each year's Open Enrollment. Your beneficiary designation for basic and optional life insurance may be changed at any time, either through the Online Enrollment System or by contacting R&BM for a form.

Note: If you designate a trust or a trustee, you must have a written trust agreement. If you designate a minor (a person who is not of legal age), it may be necessary to have a guardian or a legal representative appointed before any death benefit can be paid. This means there will be a legal expense for the beneficiary and a delay in payment. Please take this into consideration when naming your beneficiary.

Optional (Supplemental) Life Insurance

You can elect an additional one or two times annual salary in term life and AD&D insurance as a new employee without having to provide evidence of insurability (EOI). If you decide to increase your Optional Life Insurance during Open Enrollment you must submit an EOI form. MetLife will send you a pre-filled form once Open Enrollment ends for you to answer and return. MetLife will inform you if your increase has been approved.

Special Computation for Bus Drivers: There is a special computation for bus drivers based on actual time worked during the previous two pay periods, plus credit for extended routes. For example, your salary for a five-hour guarantee route bid is \$15,000. If you win a bid for an extended route/field trip that pays an additional \$15,000, your life insurance will be based on a \$30,000 annual salary.

Bright Idea!

Looking for a Life Insurance Policy and a Long Term Care policy? Available to all employees is an option to purchase both coverages together -- Trustmark Universal LifeEvents Insurance.

Get the peace of mind of a life insurance policy with a long term care insurance rider.



Life Insurance (continued)



MetLife AdvantagesSM

MetLife AdvantagesSM is a comprehensive suite of valuable services that offers easy access to resources that can make a difference in your life. Whether you are faced with personal challenges or need planning support, you will find the assistance you need to get back on your feet and plan ahead.

Comfort and Guidance for Challenging Times

- **Grief Counseling** provides you, your dependents and your beneficiaries with up to 5 confidential counseling sessions per event to help cope with a loss — no matter the circumstances — whether it's a death, an illness, a divorce, losing a pet or even a child leaving home.
- **Delivering the Promise** provides valuable support and assistance at the time of a claim. Specialists help beneficiaries and their families identify eligible benefits, file insurance claims, and identify local resources, including grief counseling services and government agencies.
- **Total Control Account** helps your beneficiaries manage life insurance proceeds through a life settlement option that provides easy and immediate access to their funds.
 - Death claim proceeds are paid via an interest-bearing account with draft-writing privileges.
 - Relieves beneficiaries of the need to make immediate decisions about what to do with a lump-sum check, while giving them the flexibility to access funds as needed and earn interest on the proceeds as they assess their financial situation.

Professional and In-person Resources When It Matters

- **Face-to-Face Will Preparation** gives you or your spouse/domestic partner access to MetLife's face-to-face legal services to prepare a Will, Living Will, or Power of Attorney. In addition, you may access an attorney as many times as you need to make updates to these documents. Reimbursement is also available for out-of-network attorneys with set fees. (Participation in Optional Life Required)
- **Face-to-Face Estate Resolution Services** provides your beneficiaries and executors/administrators access to face-to-face legal representation for probating your and your spouse's/domestic partner's estates.
- **WillsCenter.com** helps you or your spouse/domestic partner prepare a Will, Living Will, Power of Attorney and HIPAA Authorization form on your own, at your own pace, 24 hours a day, 7 days a week.
- **Special Needs Planning**, offers services and guidance to help navigate the maze of legal and financial complexities when planning for the future financial well-being of your dependent with special needs.
- **Funeral Planning Guide** acts as a useful guide for your final wishes by documenting important financial information and decisions now so that your loved ones and beneficiaries have them later.
- **retirewise[®]** is a four-part workshop series that offers you comprehensive retirement education with the option to meet with a local financial professional to discuss your specific circumstances and individual goals.

Range of Solutions for Continuing Workplace Coverage

- Coverage for active and retired employees
- Services for workplace transitions
 - **Portability** provides the option to "port" or take your coverage with you if you become separated from or leave your company — a valuable feature in today's ever changing world.
 - **Transition Solutions** offers insurance and other financial products and services to help you and your family better prepare for your future in response to benefit changing events.

For more information on these programs please call **MetLife at 1-800 638-6420** or visit www.metlife.com/mybenefits