

Life insurance can protect your family's future



93%

of **American workers** believe that Life Insurance is a necessity.¹

Have peace of mind that your loved ones can meet financial obligations, should something unforeseen happen to you.

If you have a spouse/domestic partner and/or child, they may rely on your help in running the household. It's important to take steps to make sure your family would be financially prepared without you to handle expenses like:

- Mortgage or rent payments
- Insurance premiums
- Utilities
- Transportation
- Food
- Childcare/education fees

With group life insurance you receive:

- a wide range of coverage options to fit your needs and budget
- death benefit proceeds that are income tax free to your beneficiary
- certain amounts are guaranteed when you are first eligible

In general, industry experts recommend having enough life insurance to replace 7 years of income.²

Taking care of everyday living costs is just one thing to consider. Nearly one -in-three Americans think they need more life insurance.¹ Families without adequate life insurance could struggle with longer term expenses like:

- College tuition
- Wedding expenses
- Child or aging parent care
- Retirement

You can better prepare for these longer term expenses by purchasing additional life insurance that goes above your employer-provided coverage. It's important to review your life insurance coverage often, as you experience different life events. Getting married, having children and buying a home could require adding more life insurance protection to your portfolio as your financial commitments change.



For questions, please call the LSC Benefits Center at **1-888-681-2241**.

Why should I enroll?

- Competitive employee rates
- Convenient payroll deduction
- Value-added services at no additional cost to you

You can enroll when you are first eligible, if you experience a qualifying status change, or during annual enrollment. Enroll for coverage at mylscbenefits.com, click on the LSC Benefits Center link and log in or call the LSC Benefits Center at **1-888-681-2241**.

What is life and accidental death & dismemberment insurance?

They are competitively priced ways to protect your family and finances in the event something happens to you. For many people, these coverages help ensure that if the unforeseen should happen, short- and long-term financial obligations could be met. If you have a spouse, domestic partner and/or children, they may rely on you to help keep the household running. 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 or rent payments
- Utilities
- Food
- Insurance premiums
- Transportation
- Childcare/education fees

Accidental death and dismemberment benefits (AD&D) can provide financial security should a sudden accident take your life or cause you serious loss or harm. This coverage complements your life insurance coverage and helps protect you 24 hours a day, 365 days a year.

Q. What is a beneficiary?

A. 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.

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

A. 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 can give your family greater financial security if you are no longer here to earn a paycheck.

Q. How much life insurance do I need?

A. Everyone is different, but you probably 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.

It's simple to determine the amount of coverage you need now:

Go to www.metlifeiseasier.net to calculate how much life insurance may be right for you.

Q. How much will it cost?

A. Life Insurance may cost less than you think. Term life insurance is designed to be an economical way for you to have extra protection. Rates are available on-line at mylscbenefits.com, or by calling the LSC Benefits Center at **1-888-681-2241**.

Q. How do I pay for my coverage?

A. It's easy; premiums are deducted from your paycheck, so you never have to worry about writing a check or missing payments.



Review your life insurance needs regularly – ensure your family is adequately protected.

Q. When does my coverage begin?

A. For newly eligible employees, your coverage will begin on the first day of the month following one full month of employment – the same as your other health benefits.

B. For current employees that elect this coverage during annual enrollment, your coverage will begin on the first day of the new calendar year (January 1).

C. For current employees that elect this coverage with a qualified status change, your coverage will begin on the date of your qualified status change.

Q. How are claims paid?

A claim needs to be filed with MetLife upon the death of the insured.

A tax-free death benefit is paid in a single lump-sum to your chosen beneficiary or beneficiaries.



You can enroll when you are first eligible, if you experience a qualifying status change, or during annual enrollment.

1. LIMRA's Facts About Group Life (2015), http://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/_Media/PDFs/2015- LIAM-fact-sheet_Group.pdf , accessed April 2016.

2. Facts About Life 2017: Facts from LIMRA, September 2017

Like most group life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.