

What is Accidental Death & Dismemberment insurance?

Accidental Death & Dismemberment insurance (AD&D) complements your Optional Life insurance and Dependent Life-Spouse insurance with coverage for severe accidents or loss of life on or off the job. AD&D insurance pays benefits if you or your spouse suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, or if either of you suffer a covered fatal accident. When you are approved for Optional Life insurance coverage for yourself and your spouse is approved for Dependent Life-Spouse insurance, you are each automatically enrolled in AD&D insurance equal to your Optional Life or Dependent Life-Spouse insurance coverage.

When will your coverage become effective?

You must be actively at work on the date your coverage becomes effective, and your spouse and eligible child(ren) must not be confined to a hospital on the enrollment date, or at home for any medical reason or be receiving or entitled to receive disability income for any medical reason on the date the coverage is scheduled to become effective. Coverage will become effective on January 1, 2018, following the receipt of your completed application for all requests that do not require additional medical information. Requests for amounts that require additional medical information and are not approved by the date listed above will not be effective until the first of the month following approval from MetLife or the date that the policy's active at work requirements are met. For spouse and eligible child(ren) coverage, the date that they are no longer confined to a hospital or at home for any medical reason or receiving or entitled to receive disability income for any medical reason will be the effective date.

MetLife AdvantagesSM

Your life insurance benefits include access to MetLife AdvantagesSM—a comprehensive suite of valuable services for support, planning and protection when you need it most at no cost to you. Services include:

Face-to-Face Will Preparation Services¹

Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney, from Hyatt Legal Plans' network of over 14,000 participating attorneys, to prepare or update a will, living will and Power of Attorney.

For more information, call Hyatt Legal Plans at 800.821.6400, Monday – Friday, 8 a.m. to 7 p.m. ET. Advise the Client Service Representative that you with PEBA, group number (200879) and provide the last four digits of your Social Security Number.

Face-to-Face Estate Resolution Services¹

Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse's/domestic partner's estates. Beneficiaries can also consult an attorney, from Hyatt Legal Plans' network of more than 14,000 participating attorneys, for general questions about the probate process.

For more information, call Hyatt Legal Plans at 800.821.6400, Monday – Friday, 8 a.m. to 7 p.m. ET. Advise the Client Service Representative that you with PEBA, group number (200879) and provide the last four digits of your Social Security Number.

WillsCenter.com²

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, seven days a week.

Visit www.willscenter.com and register as a new user. Follow the simple instructions to create your online document.

MetLife Infinity³

Helps you create a digital legacy for your beneficiaries, estate administrators and others who play important roles in your major life events. MetLife Infinity offers a unique way to capture and securely store your important documents including deeds, wills and life stage planning documents, as well as photos and videos. You can also share important life events, milestones and other memorable activities for future use.

Visit metlifeinfinity.com to learn more and to download from the App store or Google Play.

Funeral Planning Assistance⁴

Services designed to simplify the funeral planning process for your loved ones and beneficiaries to assist them with organizing an event that will honor a loved one's life from a self-paced funeral planning guide to services such as locating funeral homes, florists and local support groups.

Call Dignity Memorial 24 hours a day at 866.853.0954 or visit finalwishesplanning.com. To locate funeral homes and other important service providers, call 855.609.9989.

Face-to-Face Grief Counseling⁴

Provides you and your dependents up to five private counseling sessions per event with a professional grief counselor to help cope with a loss, no matter the circumstances, whether it's a death, an illness or divorce. Sessions may also be held over the phone.

Call Harris Rothenberg International (HRI) 24 hours a day, 7 days a week at 855.609.9989.

Total Control Account^{®5}

The Total Control Account (TCA) is a settlement option that provides your loved ones with a safe and convenient way to manage life insurance proceeds. They'll have the convenience of immediate access to any or all of their proceeds through an interest bearing account with unlimited check-writing privileges. The Total Control Account also allows beneficiaries time to decide what to do with their proceeds.

Call MetLife at 800.638.7283, Monday – Friday, 8 a.m. to 6 p.m. ET. The Representative can answer your questions.

Transition Solutions*

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.

Call MetLife at 888.507.3767, Monday – Friday, 8 a.m. to 11 p.m. ET. The Representative can answer your questions.

Delivering the Promise[®]

This service 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 Massachusetts Mutual Life Insurance Company (Mass Mutual) financial professionals to be available for assistance in person or by telephone to help with filing life insurance claims, government benefits and help with financial questions.

To be referred to a Delivering the Promise Specialist who will contact you directly, call 877.275.6387, prompt 2.

Additional plan features

Conversion

You can generally convert your Group Term Life Insurance benefits to an Individual Whole Life Insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment or a change in your employee class. Please note that conversion is not available on AD&D coverages.

Call MetLife at 877.275.6387, prompt 1, Monday – Friday, 9 a.m. to 6 p.m. ET.

Accelerated Benefits Option⁶

You can receive up to 80 percent of your Optional Life insurance proceeds, to a maximum of \$400,000, in the event that you become terminally ill and are diagnosed with less than 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Call MetLife at 800.638.6420, prompt 2, Monday – Friday, 8 a.m. to 11 p.m. ET.

Premiums

Rates are guaranteed until December 31, 2020.

2018 premiums for Optional Life insurance are based on the amount of coverage and your age as of December 31, 2017. Premiums for Dependent Life-Spouse coverage is based on the amount of coverage and your spouse's age as of December 31, 2017. The rates shown are the monthly cost per \$10,000 of coverage. One monthly premium for Dependent Life-Child insurance covers all eligible child(ren).

Optional Life and Dependent Life-Spouse rates

Rates per \$10,000 of coverage

Dependent Life-Child rate

\$1.26 per month for \$15,000 of coverage

Age	Monthly rate
Under 35	\$0.58
35-39	\$0.78
40-44	\$0.86
45-49	\$1.22
50-54	\$1.94
55-59	\$3.36
60-64	\$6.00
65-69	\$13.50
70-74	\$24.22
75-79	\$37.50
80 and over	\$62.04

Calculate your monthly premium

Example: 40 year old with \$200,000 of Optional Life insurance coverage.

Steps	Example	Calculate your rate
A. Find your age-based rate in the chart above:	\$ 0.86	\$ _____
B. Choose how much coverage you are applying for.	\$200,000	\$ _____
C. Divide that coverage amount by 10,000	$\$200,000 \div 10,000 = 20$	\$ _____
D. Multiply A and C for the monthly premium.	$\$0.86 \times 20 = \17.20	\$ _____

What's not covered?

Optional Life: Like most insurance plans, this plan has exclusions. For instance, Optional and Dependent Life insurance do not provide payment of benefits for death caused by suicide within the first two years of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years of an increase in coverage.

There is a two-year contestability period during which any material misstatements made by you can be used by MetLife to deny a claim.

AD&D: AD&D coverage does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces or any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self-preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

¹ Will Preparation Services and Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, Will Preparation Services and Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI. These services are provided at no additional cost to those who purchase Supplemental Life Insurance only. 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.

² WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone with internet access regardless of affiliation with MetLife.

³ MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.

⁴ Grief Counseling and Funeral Planning services are provided through an agreement with Harris, Rothenberg International (HRI), Inc. HRI is not an affiliate of MetLife, and the services HRI provides are separate and apart from the insurance provided by MetLife. HRI has a nationwide network of over 35,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. Subject to state regulatory approval, not approved in all states. 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 must have received a serious medical diagnosis or suffered a loss that has occurred, meaning, the diagnosis or loss must have taken place (death in the family, job loss, a finalized divorce or separation). Events that may result in a loss are not covered under this program unless and until such loss has occurred.

⁵ Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs.

⁶ The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income 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 accelerated 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 accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

*MetLife administers the Transition Solutions and Delivering the Promise programs but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing Transition Solutions and Delivering the Promise through MetLife.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and South Carolina Public Employee Benefit Authority and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life coverage is provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life coverage under your employer's plan terminates when your employment ceases, when your Life contributions cease, or upon termination of the group contract. Should your life insurance coverage terminate for reasons other than non-payment of premium or voluntary cancellation, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

