

# Why are Life and Accidental Death & Dismemberment Insurance important?

Your employer—through the School Employees Benefits Board (SEBB) Program—offers ways for you to protect your family and finances if something were to happen to you. For many people, these coverages help ensure that if the unforeseen should happen, your family could meet their short and long-term financial obligations. If you have a spouse, state-registered 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 to handle expenses like:

- Mortgage or rent payments
- Insurance premiums
- Transportation
- Utilities
- Child care/education fees
- Credit card bills

**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.



It's important to review your life insurance needs periodically to ensure that your family is protected.

## Q. I already have Basic Life and AD&D Insurance through my employer. Why get more?

A. While having basic life insurance provided by your employer is a great benefit, it's possible it may not be enough to adequately provide for your family. Supplemental life and AD&D insurance can give your family greater financial security.

## Q. How much Life Insurance do I need?

A. Everyone is different, but you probably need more than you have now. You should keep in mind that insurance needs change as your life changes—for example, getting married, starting a family, or purchasing 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. We've made it very simple for you to determine the amount of coverage that might be right for you. Go to [www.metlifeeasier.net](http://www.metlifeeasier.net) and click on the appropriate tab for the life insurance calculator to find your answer in minutes.

## Q. How much does Supplemental Life and AD&D Insurance cost?

A. It may be less expensive than you think. MetLife has designed the supplemental life and AD&D insurance plans to be an economical way for you to provide for your family. You'll enjoy competitive group rates, with a wide range of coverage options to choose from. Exact rates can be found in the enrollment materials provided by the SEBB Program and at [hca.wa.gov/employee-retiree-benefits/school-employees/life-insurance](http://hca.wa.gov/employee-retiree-benefits/school-employees/life-insurance).

## Q. How do I pay for my Supplemental Life and AD&D Insurance?

A. Premiums are paid through various billing methods and depends on the billing method assigned to your employer. Please contact your employer for more information.

## Q. How are claims paid?

A. A claim needs to be filed with the life insurance company upon the death of the insured. Proceeds are paid to your beneficiary through a tax-free death benefit.

### Q. When can I enroll in Supplemental Life and AD&D Insurance?

A. Employees may enroll in the guaranteed issue amounts of supplemental life insurance without submitting evidence of insurability to MetLife during the first annual open enrollment or no later than:

- 31 days after the date the employee becomes eligible for SEBB Program benefits.
- 60 days after the date of marriage or state-registered domestic partnership registration.
- 60 days after the birth or adoption of a child, once the child is 14 days old (each succeeding child will automatically be covered for the same amount on the date that child becomes eligible).

If you apply for or change your employee or spouse or state-registered domestic partner or dependent supplemental life insurance coverage amounts outside of the deadlines mentioned above, you must provide evidence of insurability to MetLife for approval, regardless of the coverage amount requested.

### Q. How do I enroll in Supplemental Life and AD&D Insurance?

A. Enroll online using MetLife's MyBenefits portal at [mybenefits.metlife.com/wasebb](http://mybenefits.metlife.com/wasebb) or by completing a paper enrollment form. Note: It can take up to 30 days to process the MetLife enrollment/change paper form. If you have any questions about enrollment or need to request paper forms, please contact MetLife at 1-833-854-9624.

### Q. If I leave employment, can I continue Life Insurance coverage?

A. If you're eligible for portability or conversion due to termination of employment or other reasons, MetLife will send you information and an application. Complete and mail to the address on the application. You may contact MetLife directly at 1-833-854-9624 with any questions.

#### Portability

Under the portability provision of your SEBB Program employee life insurance, you can apply to continue your employee basic life and supplemental life insurance until age 100 if certain conditions are met.<sup>1</sup>

You may also apply to continue your dependent basic life insurance and your spouse or state-registered domestic partner supplemental life insurance at the same time you apply to continue your own life insurance coverage under the portability provision. Dependent and spouse or state-registered domestic partner life insurance may be continued even if you choose not to continue your life insurance.

Any amount of life insurance not ported may be converted.

#### Conversion

You may convert your basic or supplemental life insurance, your spouse or state-registered domestic partner's life insurance, or dependent's life insurance to an individual policy.


### Q. How do I cancel my Supplemental Life and AD&D Insurance through MetLife?

A. To cancel your supplemental life and AD&D Insurance, you must complete MetLife's Cancellation of Supplemental Life Insurance form and send it to the address on the form.

1. To take advantage of this benefit, coverage of at least \$10,000 must be elected. Increases, decreases, minimum and maximum coverage amounts are subject to state availability. Please contact your plan administrator or refer to your certificate for specific details.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group insurance policies, MetLife group life insurance policies contain certain exclusions, limitations, reductions of benefits and term for coverage. Any such exclusions, reductions or limitations will be described in the life insurance certificate, the terms of which govern MetLife's provision of coverage.

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**Have other questions?**  
**Please call MetLife directly at 1-833-854-9624 and talk with a benefits consultant.**