



The University of North Carolina at Chapel Hill's Plan Benefits

Explore the coverage that makes it easy to give yourself and your loved ones more security today...and in the future.

Supplemental Term Life Insurance Coverage Options

For You	1 to 7 times your basic annual earnings, to a maximum of \$1,000,000
For Your Spouse/Domestic Partner*	\$10,000 to \$100,000 in \$10,000 increments.
For Your Dependent Children**	\$10,000

* Spouse/Domestic Partner benefit amount can not exceed 100% of employee's Supplemental benefit amount,

**Child(ren)'s Eligibility: Dependent children ages from 14 days to 26 years old are eligible for coverage.

Monthly Costs for Supplemental Term Life Insurance

You have the option to purchase Supplemental Term Life Insurance. Listed below are your monthly rates as well as those for your spouse/domestic partner and your child(ren).

Age	Your Monthly Cost
Under 30	\$0.048 per \$1,000 of coverage
30 – 34	\$0.048 per \$1,000 of coverage
35 – 39	\$0.057 per \$1,000 of coverage
40 – 44	\$0.076 per \$1,000 of coverage
45 – 49	\$0.124 per \$1,000 of coverage
50 – 54	\$0.209 per \$1,000 of coverage
55 – 59	\$0.352 per \$1,000 of coverage
60 – 64	\$0.589 per \$1,000 of coverage
65 – 69	\$1.112 per \$1,000 of coverage
70+	\$1.843 per \$1,000 of coverage

Cost for your Spouse /Domestic Partner	\$0.27 per \$1,000 of coverage
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Cost for your Child(ren)†	\$0.54 per employee
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† Covers all eligible children

Use the table below to calculate your premium based on the amount of life insurance you will need.

Example: \$100,000 Supplemental Life Coverage

1. Enter the rate from the table (example age 36)	\$0.057	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter \$100)	100	_____
3. Monthly premium (1) x (2)	\$5.70	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.





Features

This insurance offering from your employer and MetLife comes with a variety of added features that can provide assistance to you and your family members today and during a difficult time.

Accelerated Benefits Option*

For access to funds during a difficult time

You can receive up to 80% of your Supplemental Term Life insurance proceeds to a maximum of \$500,000 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. The Accelerated Benefit Option is also available to spouses/domestic partners insured under the Dependent Life insurance plans for with benefit amounts of \$20,000 or greater. This option is not available for dependent child coverage.

*The Accelerated Benefits Option is subject to state availability and regulation. The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable federal tax treatment. If the accelerated benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not 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 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.

Conversion

For those who wish to have more permanent coverage

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. Conversion is available on all Group Life insurance coverages. If you experience an event that makes you eligible to convert your coverage, you can speak with a MetLife representative by calling: 1-877-275-6387.

Waiver of Premiums for Total Disability (Continued Protection)

Offering continued coverage at no cost

You may be eligible to waive your Supplemental Term Life insurance premium until you reach age 65, die or recover from your disability, whichever is sooner, should you become unable to work due to total disability. Total disability or totally disabled means your inability to do your job and any other job for which you are fit by education, training or experience, due to injury or sickness. The total disability must begin before age 60, and your waiver will begin after you have satisfied a 12-month waiting period. The Waiver of Premium will end on the earliest of your turning age 65 death or recovery. Please note that this benefit is available after you have participated in the Supplemental Term Life Plan for one year and it is only available to you. This one-year requirement applies to new participants in the plan.





Portability

So you can keep your coverage even if you leave your current employer

Should you leave The University of North Carolina for any reason, and your Supplemental Term Life insurance under this plan terminates, you will have an opportunity to continue group term coverage (“portability”) under a different policy, subject to plan design and state availability. Competitive rates apply, but will likely be higher than your current rates. MetLife will bill you directly. To take advantage of this feature, you must have coverage of at least \$20,000 up to a maximum of \$1,000,000 .

Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your plan administrator or certificate for specific details. Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 1-866-492-6983 or contact your plan administrator for more information.

Will Preparation Service[†]

To ensure your decisions are carried out

Like life insurance, a carefully prepared Will is important. With a Will, you can define your most important decisions such as who will care for your children or inherit your property. By enrolling for Supplemental Term Life coverage, you will have access to Hyatt Legal Plans’ network of 11,000+ participating attorneys. When you enroll in this plan, you may take advantage of this benefit at no additional cost to you if you use a participating plan attorney.* To obtain the legal plan’s toll-free number and your company’s group access number, contact your employer or your plan administrator for this information.

[†] Will Preparation Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, Will Preparation Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. In some states, Will Preparation is subject to regulatory approval and is not currently available.

* You also have the flexibility of using an attorney who is not participating in the Hyatt Legal Plans’ network and being reimbursed for covered services according to a set fee schedule. In that case you will be responsible for any attorney’s fees that exceed the reimbursed amount.

MetLife Advice for Beneficiaries—Delivering The Promise[®]

For support and guidance when beneficiaries need it most

MetLife Advice for Beneficiaries—Delivering The Promise[®] is a service designed to provide beneficiaries with the support and assistance they need during an especially difficult time. Services include assistance filing life insurance claims and consultation to help with the financial details and questions that arise upon the loss of a loved one.





MetLife® Group Life Insurance

MetLife Estate Resolution Services - ERS*

Personal service and compassion to help your beneficiaries and others manage your estate during their time of need

MetLife Estate Resolution Services is a valuable service offered under the plan. When your estate representative uses a participating Hyatt Legal plan attorney there will be no charge for the services. **A Hyatt Legal Plan attorney will consult face-to-face with your beneficiaries or by telephone regarding the probate process for your estate.** The attorney will also handle the probate of your estate for your **executor or administrator.** This can help alleviate the financial and administrative burden upon your loved ones in their **time of need.**

* Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. The following are not covered by the Estate Resolution Service: Matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate; any disputes with the Policyholder, Employer, Plan Attorneys, MetLife and/or any of its affiliates; any disputes involving statutory benefits; Will contests on litigation outside Probate Court; Appeals; Court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgement or fines; and frivolous or unethical matters.

Total Control Account®

For immediate access to death proceeds

The Total Control Account® settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life policy for claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. 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 gives beneficiaries time to decide what to do with their proceeds, which can be very helpful to them during a difficult time.

What's Not Covered?

Like most insurance plans, this plan has exclusions. For instance, Supplemental and Dependent Life Insurance do not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one year in North Dakota or Colorado) of an increase in coverage.

Please note that a reduction schedule may apply. Please see your plan administrator or certificate for specific details.





Additional Coverage Information

How To Apply*

Complete your enrollment form and return it to your Human Resources Manager today! Be sure to indicate your Beneficiary.

*Coverage will either be approved by MetLife based upon its underwriting rules and your answers or you will be asked to submit a Statement of Health to complete your application for coverage.

For Employee Coverage

Enrollment in this Supplemental Term Life insurance plan is available without providing a Statement of Health form as long as:

For Annual Enrollment

- Your enrollment takes place before the enrollment deadline, and
- You are continuing the coverage you had last year, and
- You are enrolling for coverage only one increment more than your current coverage.

For amounts greater than 3 times your basic annual earning or \$500,000, you will need to provide additional medical information by completing a Statement of Health form.

For New Hires

- Your enrollment takes place within 30 days from the date you become eligible for benefits, and
- You are enrolling for coverage up to 3 times your basic annual earnings or \$500,000.

If you do not meet all of the conditions stated above, you will need to provide additional medical information by completing a Statement of Health form.

For Dependent Coverage†

Your spouse/domestic partner and dependent children also do not need to provide a Statement of Health form as long as they are not home or hospital confined and not receiving disability payments and:

†A domestic partner declaration may be required for those partners not registered with a government agency where such registration is available.

For Annual Enrollment

- The enrollment takes place prior to the enrollment deadline, and
- Your spouse/domestic partner and child(ren) are continuing coverages they had last year, and
- Your spouse/domestic partner is enrolling for coverage only one increment more than their current coverage.

For amounts greater than \$20,000, you will need to provide additional medical information by completing a Statement of Health form.

For New Hires

- The enrollment takes place within 30 days from the date you become eligible for benefits, and
- Your spouse/domestic partner is enrolling for coverage up to \$20,000.

If you do not meet all of the conditions stated above, you will need to provide additional medical information by completing a Statement of Health form.





Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) other than your employer, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary.

About Your Coverage Effective Date

You must be “Actively at Work” on the date your coverage becomes effective, and your spouse and eligible child(ren) must be performing their Normal Activities when coverage becomes effective. Coverage will become effective on the date you become an Employee, following the receipt of your completed enrollment form 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 Actively at Work and Normal Activities requirements are met.

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 The University of North Carolina at Chapel Hill and are subject to each state’s laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life coverages are provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. Life coverages under your employer’s plan terminates when your employment ceases, when your Life contributions cease, or upon termination of the group contract. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

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Metropolitan Life Insurance Company, New York, NY

