



# City of Montgomery Basic Life Insurance

As a full-time employee, you are provided a life insurance policy. This insurance is currently underwritten by MetLife Insurance Company at no cost to the employee. The city pays the entire premium.

## **Basic Life Coverage Amount**

Your Basic Life coverage amount is 1 times your annual earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000, to a maximum of \$50,000. In addition to this, as an active employee, you have accidental death and dismemberment insurance. In general, this means if the covered employee passes away, off duty or on duty, you have an additional 1 times your annual salary rounded to the nearest thousand, in coverage. This coverage is also subject to the \$50,000 cap.

**Example A:** If you make \$25,560 per year – you have \$26,000 of coverage.

**Example B:** If you make \$75,000 per year – you have \$50,000 of coverage.

## **Retirees Basic Life Coverage**

Effective October 1, 2017: Employees who retire on or after October 1, 2017 will have the following Basic Life Insurance coverage:

If your Annual Salary Before Retirement is:

**Under \$30,000** – your coverage amount is \$8,000

**Over \$30,000** – your coverage amount is \$10,000

## **Dependent Life Coverage**

City employees, for an additional cost of \$1.15/bi-weekly, may take out supplemental life insurance on their dependents. For this premium, you would receive \$10,000 worth of coverage on your spouse and \$5,000 on each of your eligible dependent children. If you are married to another city employee, you cannot take the insurance out on each other and only one spouse may take out the insurance to cover any eligible dependent children.

## **MetLife Advantages**

MetLife Advantages is a comprehensive suite of valuable services for support, planning and protection when you need it most at no cost to you. These services include Will Preparation, Funeral Discounts and Planning Services, Digital Legacy, Travel Assistance, Grief Counseling with Funeral Assistance, and much more.

Visit [www.metlife.com/insurance/life-insurance/metlife-advantages/](http://www.metlife.com/insurance/life-insurance/metlife-advantages/) for more information. Your group number is 219725.

# More than Life Insurance Protection

Valuable services included with City of Montgomery's life insurance plan to help you and your loved ones navigate what life may bring, at no cost to you. See below on ways to access these services in your time of need.



Planning for the future	Services	Call or Visit
<b>Will Preparation<sup>1</sup></b>	Meet with an attorney to prepare or update a will, living will and power of attorney for you and your spouse/domestic partner	<b>Hyatt Legal Plans 1-800-821-6400</b> and enter Your Company Name and Group Number City of Montgomery 219725
<b>WillsCenter.com<sup>2</sup></b>	Online will preparation document service	www.willscenter.com and register as a new user
<b>Funeral Discounts and Planning Services<sup>3</sup></b>	Access to the largest network of funeral homes and cemeteries to pre-plan with a licensed counselor and receive a discount on funeral services	<b>Dignity Memorial</b> <b>1-866-853-0954</b> <a href="http://www.finalwishesplanning.com">www.finalwishesplanning.com</a>
<b>Digital Legacy<sup>4</sup></b>	Unique way to create a digital legacy for your beneficiaries	www.metlifeinfinity.com Register to create your digital legacy Download the "MetLife Infinity App" on the App Store or Google play
<b>retirewise<sup>5</sup></b>	Four-part complimentary workshop series that offers you comprehensive retirement and financial education	<b>1-866-801-3547</b> www.MetLifePlanSmart.com and enter your Company Name



Assisting through life's changes	Services	Call or Visit
<b>Employee Assistance Program (EAP)<sup>6</sup></b>	Professional counseling services for behavioral, health and life issues	<b>LifeWorks</b> <b>1-888-319-7819</b> www.metlifeeap.lifeworks.com User name: metlifeeap Password: eap
<b>Travel Assistance<sup>7</sup></b>	Personal and work-related travel assistance and services when you are more than 100 miles from home	<b>1-800-454-3679</b> http://webcorp.axa-assistance.com Login: axa Password: travelassist
<b>Portability<sup>8</sup></b>	Option to take your MetLife coverage with you if you retire or leave the company	<b>1-888-252-3607</b> to speak begin the portability process
<b>Transition Solutions<sup>5</sup></b>	Financial products and services to help you with benefit changing events	<b>1-877-ASK-MET7 (1-877-275-6387)</b> to speak with a local financial representative. MetLife has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) financial professionals to answer questions and provide guidance to help you make the right decisions to protect your financial future



Support through difficult times	Services	Call or Visit
<b>Grief Counseling with Funeral Assistance<sup>9</sup></b>	Counseling services with a licensed professional to help cope with a loss, major life event or a serious medical condition  <b>Financial and Legal consultation available to assist with making informed decisions</b>	LifeWorks <b>1-888-319-7819</b> <b>metlifegc.lifeworks.com</b> <b>Username: metlifeassist</b> <b>Password: support</b>
<b>Beneficiary Claims Assistance<sup>5</sup></b>	Support for your beneficiaries with claims and financial needs	<b>1-877-ASK-MET-7 (1-877-275-6387)</b> MetLife has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) financial professionals to be available for assistance in-person or by telephone
<b>Life Settlement Account<sup>10</sup></b>	A life insurance settlement option	<b>1-800-638-7283</b> Download the “MetLife US App” on the App Store or Google play
<b>Estate Resolution Services<sup>11</sup></b>	Legal representation from a participating Hyatt plan attorney to settle an insured’s estate, and advice and consultation for beneficiaries	<b>Hyatt Legal Plans</b> <b>1-800-821-6400</b> and enter Your Company Name and Group Number City of Montgomery 219725

1. [Included with Supplemental Life Insurance. Will Preparation is offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.]

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 regardless of affiliation with MetLife.]

3. [Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, “SCI”), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial’s network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For TN, the funeral services discount is available for “At Need” services only. Not approved in AK, FL, KY, MT, ND, NY and WA.]

4. [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.]

5. [MetLife administers the [Delivering the Promise][Transition Solutions][Retirewise] program[s], 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 [this program][these programs] through MetLife.]

6. [EAP services provided through an agreement with LifeWorks. LifeWorks is not a subsidiary or affiliate of MetLife. Information disclosed directly to LifeWorks is not disclosed to MetLife, and therefore is not subject to MetLife’s privacy policy.]

7. [Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd’s London (not incorporated) through Lloyd’s Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd’s entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.]

8. [To the maturity age specified in the certificate.]

9. [Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master’s or doctoral degrees and are licensed professionals. 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 have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. [Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.]

10. [Subject to state law, and/or group policyholder direction, the Total Control Account (TCA) 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.]

11. [Included with Supplemental Life Insurance. MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. 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.]

