



County of Ventura Optional & Dependent Life Insurance Plan Overview & Cost of Coverage



This document has important information about what's available to you. Use it to:



Learn more about the coverage options available to you, special plan features and services and costs for coverage.



Calculate your estimated biweekly premium payment, which will be conveniently deducted from your paycheck.

COVERAGE OPTIONS:



MetLife Optional Life & Dependent Life Insurance Options		
Who's Eligible	Coverage Choices	Special Requirements for this Enrollment Period
Employee	Option 1: \$10,000 Option 2: 1 x your base annual earnings Option 3: 2 x your basic annual earnings Option 4: 3 x your basic annual earnings up to the plan maximum of \$500,000	Enroll for \$10,000 of coverage without answering any medical questions. You may apply for higher coverage amounts by answering just a few medical questions.
Spouse/ Registered Domestic Partner, Dependent Child(ren)	Option 1: \$5,000 Spouse/\$2,000 Child(ren) Option 2: \$10,000 Spouse/\$5,000 Child(ren)	You must apply for Optional Life coverage in order to apply for Dependent Life coverage. Enroll in Option 1 without answering any medical questions. You may apply for Option 2 by answering just a few medical questions. Child(ren)'s eligibility is up to age 26.

WHAT IS SUPPLEMENTAL AD&D INSURANCE?



Supplemental Accidental Death & Dismemberment Insurance (SAD&D) complements your Optional Life Insurance with coverage for severe accidents or loss of life on or off the job. SAD&D insurance pays benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, or if you suffer a covered fatal accident.

MetLife Supplemental Accidental Death & Dismemberment Insurance (SAD&D)	
Employee	When you are approved for Optional Life Insurance for yourself, you are automatically enrolled in Supplemental AD&D Insurance coverage equal to your Optional Life Insurance coverage.

MetLife will review your information and evaluate your request for coverage based upon your answers to the medical questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

WHEN YOUR COVERAGE WILL BECOME EFFECTIVE:



Coverage will become effective on the first day of the pay period in which your first premium deduction is taken. You must be actively at work on the date your coverage becomes effective, and your spouse/registered domestic partner 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.

METLIFE ADVANTAGESSM:



Your plan includes 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. For more information, visit <https://www.ventura.org/benefits/life-insurance>. Services include:

Face-to-Face Will Preparation Services¹

Offers you and your spouse/registered 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.

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/registered 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.

WillsCenter.com²

Helps you or your spouse/registered 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, 7 days a week.

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.

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.

Face-to-Face Grief Counseling⁴

Provides you and your dependents up to five private counseling sessions with a professional grief counselor—per event—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.

Portability⁵

Gives you an opportunity to continue your Group Life insurance coverage with MetLife should you leave County of Ventura for any reason. 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 \$10,000 up to a maximum of \$2,000,000. 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 for specific details.

ADDITIONAL PLAN FEATURES:



Waiver of Premiums for Total Disability (Continued Protection)

You may be eligible to have your Basic, Optional and Dependent Term Life insurance premium waived 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 6 month waiting period of continuous disability.

Accelerated Benefits Option⁶

If you become terminally ill and are diagnosed with 12 months or less to live, you have the option to receive up to 100% of your Life insurance proceeds. This can go a long way towards helping your family meet medical and other expenses at a difficult time. Amounts not accelerated will continue under your Employer's plan for as long as you remain eligible per the certificate requirements and the Group Policy remains in effect. The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g)). Accelerated Benefits Option is not the same as Long Term Care Insurance (LTC). LTC insurance provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that need constant supervision.

COST OF COVERAGE:



Cost is based on the amount of coverage you elect and your age as of the effective date of the policy. The Employee rates shown are the biweekly cost per \$1,000 of coverage. Biweekly cost for dependent child(ren) covers all eligible child(ren).

Employee Biweekly Cost Per \$1,000 of Coverage:

	Employee
AGE	Rate
24 & Younger	\$.030
25-29	\$.035
30-34	\$.044
35-39	\$.049
40-44	\$.073
45-49	\$.099
50-54	\$.141
55-59	\$.246
60-64	\$.360
65-69	\$.593
70 & Above	\$.958

Spouse/Registered Domestic Partner & Dependent Child(ren) Biweekly Cost of Coverage:	
Option 1: Spouse \$5,000 Child(ren) \$2,000	\$0.87
Option 2: Spouse \$10,000 Child(ren) \$5,000	\$1.15

Coverage is paid through convenient payroll deductions.

CALCULATE YOUR PREMIUM:



How to calculate your Employee Optional Life and SAD&D Insurance Biweekly Cost:

Example: 40-year-old applying for \$100,000 of coverage.		
Steps	Example	Calculate for Yourself
A. Find your age-based rate in the chart above:	\$ 0.073	\$ _____
B. Choose how much coverage you are applying for:	\$100,000	\$ _____
C. Divide that coverage amount by 1,000	100 (\$100,000 ÷ 1,000)	_____
D. Multiply A x C for estimated Biweekly Cost:	\$7.30 (\$0.073 x 100)	\$ _____

WHAT'S NOT COVERED:

Optional Life: Like most insurance plans, this plan has exclusions. For instance, Optional and Dependent 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 in North Dakota or Colorado) of an increase in coverage.

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

Supplemental AD&D (SAD&D): SAD&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 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.

¹Will 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.

²WillsCenter.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.

³MetLife 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.

⁴Grief 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.

⁵To 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.

⁶The 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. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy or certificate.

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 County of Ventura 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.

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