

North Carolina State Firefighters' Association Plan Benefits

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

Supplemental/Optional Term Life Insurance Coverage Options

For You	\$25,000 to a maximum of \$500,000
For Your Spouse	\$10,000 to a maximum of \$100,000 in \$10,000 increments, up to 50% of the member's benefit amount.
For Your Dependent Children*	\$5,000 increments to a maximum of \$10,000

*Child(ren)'s Eligibility: Dependent children ages from birth to age 26, 26 if a full-time student, are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.

Monthly Costs for Supplemental/Optional Term Life Insurance

You have the option to purchase Supplemental/Optional Term Life Insurance. Listed below are your monthly rates (based on your age as of your last birthday) as well as those for your spouse (also based on your age as of your last birthday). Rate to cover your child(ren) are also shown.

Coverage	Smoker	Non-Smoker	Rates	Annual Premium
Proposed Plan 3576836				
Supplemental Life (per \$1,000 of Covered Volume)				
All Eligible Members				
Less than 30	\$0.114	\$0.063		
30-34	\$0.141	\$0.078		
35-39	\$0.182	\$0.098		
40-44	\$0.237	\$0.123		
45-49	\$0.407	\$0.212		
50-54	\$0.632	\$0.359		
55-59	\$1.036	\$0.620		
60-64	\$1.524	\$0.946		
65-69	\$2.626	\$1.745		
Rates are guaranteed from February 1, 2017 – January 31, 2019				

Supplemental Dependent Life (per \$1,000 of Covered Volume)	Smoker	Non-Smoker	Rates	
All Eligible Members				
Spouse*:				
Less than 30	\$0.114	\$0.063		
30-34	\$0.141	\$0.078		
35-39	\$0.182	\$0.098		
40-44	\$0.237	\$0.123		
45-49	\$0.407	\$0.212		
50-54	\$0.632	\$0.359		
55-59	\$1.036	\$0.620		
60-64	\$1.524	\$0.946		
65-69	\$2.626	\$1.745		
Child			\$0.185	
Rates are guaranteed from February 1, 2017 – January 31, 2019				
* Spouse rates are based on the member's age.				

*Note: rates are subject to the policy's right to change premium rates.

Once Enrolled, You have Access to MetLife AdvantagesSM for Support, Planning, and Protection when you need it most.

Total Control Account^{®4}

For immediate access to death proceeds

The Total Control Account[®] (TCA) settlement option provides your loved ones with a safe and convenient way to manage the proceeds of life claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. TCA death claim payments relieve beneficiaries of the need to make immediate decisions about what to do with a lump-sum check and enable them to have the flexibility to access funds as needed while earning a guaranteed minimum interest rate on the proceeds as they assess their financial situations. Call 1-800-638-7283 for more information about options available to you.

Professional and in-person resources when it matters

Face-to-Face Will Preparation Service⁶

To help ensure your decisions are carried out

When you enroll for supplemental/optional term life coverage, you will automatically receive access to Will Preparation Services at no extra cost to you. Both you and your spouse will have unlimited in-person or telephone access to one of Hyatt Legal Plans's nationwide network of 13,500 participating attorneys for preparation of or updating a will, living will or power of attorney.* When you use a participating plan attorney, there will be no charge for the services.* Like life insurance, a carefully prepared will (simple or complex), living will and power of attorney are important.

- A will lets you define your most important decisions, such as who will care for your children or inherit your property.
- A living will ensures your wishes are carried out and protects your loved ones from having to make very difficult and personal medical decisions by themselves. Also called an “advanced directive,” it is a document authorized by statutes in all states that allows you to provide written instructions regarding use of extraordinary life-support measures and to appoint someone as your proxy or representative to make decisions on maintaining extraordinary life-support if you should become incapacitated and unable to communicate your wishes.
- Powers of attorney allow you to plan ahead by designating someone you know and trust to act on your behalf in the event of unexpected occurrences or if you become incapacitated

Call 1-800-821-6400 and a Client Service Representative will assist you.

* 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.

Face-to-Face Estate Resolution Services^{SM6} (ERS)

Personal service and compassion assistance to help probate your and your spouse’s estates.

MetLife Estate Resolution ServicesSM provides probate services in person or over the phone to the representative (executor or administrator) of the deceased employee’s estate and the estate of the employee’s spouse. Estate Resolution Services include preparation of documents and representation at court proceedings needed to transfer the probate assets from the estate to the heirs and completion of correspondence necessary to transfer non-probate assets. ERS covers participating plan attorneys’ fees for telephone and face-to-face consultations or for the administrator or executor to discuss general questions about the probate process.

Additional Features

This insurance offering from your Association and MetLife comes with additional features that can provide assistance to you and your family.

Accelerated Benefits Option¹⁰

For access to funds during a difficult time

If you become terminally ill and are diagnosed with 12 months or less to live, you have the option to receive up to 80% 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)).¹⁰

Accelerated Benefits Option is not the same as long term care insurance (LTC). LTC provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that require constant supervision.

The Accelerated Benefits Option is also available to spouses insured under Dependent Life insurance plans. This option is not available for dependent child coverage.

Conversion

For protection after your coverage terminates

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 change in employee class. Conversion is available on all group life insurance coverages. If you experience an event that makes you eligible to convert your coverage, please call 1-877-275-6387 to begin the conversion process. Please contact your plan administrator for more information.

What's Not Covered?

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

About Your Coverage Effective Date

You must be an active member on the date your coverage becomes effective. Your coverage must be in effect in order for your spouse and eligible children's coverage to take effect. In addition, your spouse and eligible child(ren) must not be home or hospital confined or receiving or applying to receive disability benefits from any source when their coverage becomes effective.

If active member requirements are met, coverage will become effective on the date you became eligible following the receipt of your completed application for all requests that do not require additional medical information. A request for Your amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of the date that notice is received that MetLife has approved the coverage or increase if you meet Actively at Work requirements on that date, or the date that Actively at Work requirements are met after MetLife has approved the coverage or increase. The coverage for your spouse and eligible child(ren) will take effect on the date they are no longer confined, receiving or applying for disability benefits from any source or hospitalized.

Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) for your Supplemental/Optional coverage, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary. You are the beneficiary for your Dependent coverage.

4 The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCAs are maintained in MetLife's general account and are subject to claims of MetLife's creditors. MetLife bears the investment risk of the assets backing TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

6 Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio, a MetLife company. 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 sitused 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. 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.

10 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.

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 summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and North Carolina State Firefighters' Association 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 GCERT2000) issued to your Association by MetLife. Life coverage under your Association's plan terminates 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 or when a dependent spouse reaches age 70. 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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