



Life Insurance Benefits

Lawrence Livermore National Security, Inc.



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Life Insurance

Life insurance – Key features

- A wide range of coverage options to fit your needs
- Your beneficiary receives the death benefit income tax free
- Underwriting requirements waived for certain amounts when newly eligible
- Competitive^{L1} group rates
- Convenient payroll deduction
- Portability^{L2} — take your coverage with you



Special Opportunity to apply for Supplemental Life



Supplemental Term Life Insurance

For those you love most,
MetLife Life Insurance may help protect them.



L0222019711[exp0423][All States][DC, GU, MP, PR, VI]

Metropolitan Life Insurance Company, New York, NY 10166 © 2022 MetLife Services and Solutions, LLC

County of San Diego 2024 Plan Overview and Cost of Coverage

Enrollment Period: October 2–26, 2023

You have a special opportunity to apply for supplemental term life insurance. 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 monthly premium payment, which will be conveniently deducted from your paycheck.

Apply by following the Open Enrollment instructions at sandiegocounty.gov/content/sdc/hr/EmployeeBenefits by October 26, 2023.

Coverage options: MetLife Supplemental Term Life Insurance

Specific details regarding these provisions can be found in the booklet certificate available on the website listed above.

Who's Eligible	Coverage Choices	Special Requirements for this Enrollment Period
Employee	1 to 6 times your basic annual earnings, up to a maximum of \$2,000,000	Answer six health questions.*

*All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health 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.



Supplemental Life/AD&D overview

Supplemental Life

Benefit – voluntary – employee paid

Employee Life

1 to 6 x your basic annual earnings to \$2 Million

- Guarantee Issue: 3 x your annual salary
- Accelerated Benefit Option: 75% up to \$500,000

Voluntary AD&D overview

Voluntary	Benefit – voluntary – employee paid
Employee Life / AD&D coverage	1 to 3 x your basic annual earnings • Up to a maximum of \$1 Million
Spouse / Domestic Partner and child/ren	Spouse: 50% of your coverage amount Child(ren): 10% of your coverage amount
Spouse/Domestic Partner <u>only</u>	60% of your coverage amount
Dependent child/ren <u>only</u>	25% of your coverage amount

MetLife Group Life insurance... MetLife AdvantagesSM

Support, planning and protection when you need it most



Support

- Grief Counseling^{L4}
- Beneficiary Grief Counseling^{L4*}
- Total Control Account^{L7}
- Travel Assistance^{L8}



Planning

- Face-to-Face Will Preparation ^L
- Face-to-Face Estate Resolution Services^{L9}
- Digital Estate Planning
- WillsCenter.com^{L10}
- Funeral Planning Services^{L11}



Protection

- Coverage for active and retired employees^{L12}
- Services for workplace transitions^{L5}
 - Transition Solutions ^{L5}
 - Portability ^{L12}
 - Conversion

Please refer to the notes at the end of this presentation regarding these value-added services.

Resources

LifeWorks: 1-888-319-7819

- Grief Counseling
- Beneficiary Grief Counseling

(Available to employees enrolled in Supplemental Life only)

MetLife Legal Plan: 1-800-821-6400

- Will Prep
- Estate Resolution
- Digital Estate Planning

Dignity Memorial: 1-866-853-0954

www.finalwishesplanning.com

Travel Assistance

AXA Travel Assistance

Within the U.S. (800) 454-3679

Outside the U.S. (312) 935-3783 (collect)

www.metlife.com/travelassist

- Tied to Supplemental AD&D coverage
- Mobile app available in iTunes or Google Play

Protecting you wherever you go.

Emergency medical and personal assistance services while traveling— anytime, anywhere.



Personal Financial Profile

Organizing personal financial and digital information is a huge step in the financial wellness journey



Providing individuals with the right tool to keep track of important financial information should the unexpected happen

To access this guide, visit www.metlife.com/financial-wellness-content-hub/ or scan the QR code.



My Personal Information

Place of birth, spouse, children, identification numbers, medical and employer information, etc.

My Insurance Information

Life, health, homeowners, auto, etc.

Personal Advisors

Doctors, attorneys, dentists, landlords, etc.

Banks and Financial Partners

Checking and savings accounts, safety deposit boxes, pensions, etc.

Assets: What you have

Addresses, vehicles, boats, etc.

Liabilities: Who you owe

Mortgage, credit cards, automated payments, etc.

Digital Life

Social media, email, subscriptions, memberships, etc.

Important Document Locations

Location of wills, deeds, titles, certificates, etc.

Thank you.

Life Footnotes

L1. Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.

L2. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000 must be elected. If you have ported or otherwise continued your coverage after retirement or separation from employment and the plan sponsor later terminates the group policy, cost of insurance rates may increase as a result of such termination.

[L3. All applications for coverage are subject to review and approval by MetLife based on its underwriting rules. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health 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.]

4. Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. 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.

L4. Beneficiary Grief Counseling 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. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

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

L7. Subject to state law, and/or group policyholder direction, the Total Control Account 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 TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife. TCA is not available with Accidental Death and Dismemberment and Business Travel Accident products in the state of New Hampshire.]

8. Travel Assistance services are offered and 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.]

Life Footnotes, cont.

L9. Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General-Insurance Company, 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 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, judgements or fines; and frivolous or unethical matters.

L10. 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 specific needs. Employees should consult with their financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

L11. 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 MI and TN, the funeral services discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

L12. To take advantage of this benefit for Group Term Life insurance, coverage of at least [\$10,000][\$20,000] must be elected. GUL coverage is portable to the maturity age specified in the certificate. [In some cases, if your employer replaces the MetLife group contract with another group life insurance policy or otherwise terminates the MetLife GUL group contract, your MetLife GUL coverage may also be terminated, even after separation from employment or in retirement.] [If you have ported or otherwise continued your coverage and your employer later terminates the group policy, your cost of insurance rates may increase as a result of such termination.][Rates will increase if your leave your employer [for reasons other than retirement]][and choose to continue your coverage.