



MetLife® Supplemental Life Insurance

California State Risk Management Authority Plan Benefits

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

Basic Life and Accidental Death and Dismemberment Insurance (AD&D)

Your employer provides you with Basic Life insurance coverage and Accidental Death and Dismemberment insurance in the amount of 1 times your base annual earnings at no cost.

Your Supplemental Term Life Insurance Coverage Options

For You	1 to 5 times your basic annual earnings, to a maximum of \$300,000
For Your Spouse/ Domestic Partner	\$10,000
For Your Dependent Children*	\$100 to \$5,000

*Child(ren)'s Eligibility: Dependent children ages 15 days to 19 years old, or 25 years old if a child is a full-time student, are eligible for coverage.

Monthly Costs for Supplemental Term Life Insurance

MetLife Supplemental Life Insurance rates are affordable group rates. Listed below are your monthly rates as well as those for your spouse/domestic partner (based on your age and your spouse/domestic partner's age and the amount of coverage you want). Rates to cover your child(ren) are also shown.

Age	Your Monthly Cost Per \$1,000 of Coverage
Under 25	\$0.050
25 - 29	\$0.060
30 - 34	\$0.080
35 - 39	\$0.100
40 - 44	\$0.130
45 - 49	\$0.190
50 - 54	\$0.300
55 - 59	\$0.510
60 - 64	\$0.720
65 - 69	\$1.290
70 +	\$2.130

Cost for your Spouse/Domestic Partner†	\$2.30
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Cost for your Child(ren)†	\$0.820
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† Covers all eligible children





MetLife® Supplemental Life Insurance

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)	\$XX.XX	\$ _____
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)	\$XX.XX	\$ _____

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

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

Will Preparation Service: †

To ensure your wishes are fulfilled

Like life insurance, a carefully prepared will is an important part of the financial planning process. Your will is an important legal document that determines who controls your estate after your death. With a will, you can define your most important wishes, including who will care for your children or inherit your property. Having a will can also minimize probate expenses that can result when a person dies without a will. By enrolling for Supplemental Life coverage, you will have access to a participating plan attorney who will prepare or update your or your spouse/domestic partner's will at no additional cost to you.

Portability: ‡

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

Should you leave Sample Company for any reason, you can continue your life insurance coverage. Competitive rates apply, but will likely be higher than your current rates. MetLife will bill you directly. To take advantage of this benefit, you must elect coverage of at least \$20,000 - Enhanced Portability \$10,000 - NewPort.

Accelerated Benefits Option: **

For access to funds during a difficult time

You can receive up to 80% of your Supplemental 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.

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 unique 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 details and questions that arise upon the loss of a loved one.

Waiver of Premiums for Disability: ††

Offering continued coverage at no cost

With this feature, your life insurance coverage can be continued at no cost to you should you become unable to work due to total disability.

Total Control Account®:

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For immediate access to life insurance proceeds





MetLife[®] Supplemental Life Insurance

The Total Control Account[®] Money Market Option provides your loved ones with a safe and convenient way to manage the proceeds of the policy when an insurance benefit is paid. They'll have the convenience of immediate access to their proceeds through check-writing privileges, which relieves the plan beneficiary from having to think about how the funds will be disbursed during a difficult time. There are no service or check-writing charges, and the account is guaranteed by MetLife.

† Will Preparation is offered by Hyatt Legal Plans, Inc., 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. In certain states Will Preparation is subject to regulatory approval and is not currently available.

‡ If your term life insurance under this plan terminates, you will have an opportunity to continue group term coverage ("portability"). Subject to plan design and state availability.

** 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.

†† Total disability or totally disabled means the employee's inability to do his/her job and any other job for which he/she is fit by education, training or experience, due to injury or sickness. Provided the total disability begins before age 60, the Waiver of Premium benefit will waive premiums for your life insurance after 12 months of continuous disability. This benefit ends on the earliest of the employee turning age 65.

Accidental Death & Dismemberment Coverage Options*

It's hard to believe that you would ever have an accident and become injured or die as a result. But accidents can and do happen. Accidental Death & Dismemberment (AD&D) coverage complements your Supplemental Life coverage by providing added security. It pays benefits in the event of death due to accident, but also pays in the event of a covered disabling injury. The proceeds from the AD&D coverage can help replace lost income and lessen the impact of costs associated with serious injuries, including medical bills, physical therapy, psychological counseling, safety upgrades to a home or car, and more.

Voluntary AD&D Coverage:

Coverage Amounts for You:

You also have the option to enroll for Voluntary AD&D insurance.

You can choose the Voluntary AD&D option that meets your needs:

- 1 to 10 times your base annual earnings
- The maximum amount of coverage you can receive is \$500,000.

Coverage Amounts for Spouse/Domestic Partner and Child(ren):

You can choose to cover your dependent spouse and child(ren) with AD&D coverage under the Family Protection Plan Plus. Your dependents will be eligible for the following coverage:

Dependent Spouse and Child(ren):

- **Spouse/Domestic Partner** — 40% of your coverage amount
- **Child(ren)** — 10% of your coverage amount

Dependent Spouse/Domestic Partner only:

- 50% of your coverage amount

Dependent Child(ren) only:

- 15% of your coverage amount





MetLife® Supplemental Life Insurance

AD&D Coverage With Travel Assistance Services **

Would you know whom to call if you needed help while traveling? With the Travel Assistance Services offered with the AD&D coverage, you'll have extra peace of mind whenever you travel. This service offers you and your dependents medical, travel, legal and financial assistance services 24 hours a day, 365 days a year, while traveling more than 100 miles away from home.

Monthly Cost for Accidental Death & Dismemberment (AD&D) Insurance:

Voluntary	Monthly Cost Per \$1,000 of Coverage
Employee Only	\$0.030
Family Protection Plus	\$0.040

Note: Costs for any coverages you select will be automatically payroll deducted.

* Under AD&D coverage, benefits are not payable for losses caused by or contributed to by self-inflicted injuries, drug and/or alcohol abuse, and some aviation accidents, where the insured is the pilot or crew member. Other exclusions and limitations apply.

** Travel Assistance services are provided and administered by AXA Assistance USA, Inc., and are separate and apart from the insurance provided by MetLife.





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Additional Coverage Information

How To Enroll:

Complete your enrollment form and return it to your Benefits Administrator today!

Act Now During the Enrollment Period

Enrollment in this Supplemental Life plan is available without providing a statement of health form as long as: For Annual Enrollment

- Your enrollment takes place before the enrollment deadline of November 30, 2007.
- You are continuing the coverage you had in the last year.
- You are enrolling for coverage only one increment more than your current coverage.

For New Hires

- Your enrollment takes place within 31 days from the date you become eligible for benefits.

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.

Your spouse/domestic partner and dependent children also do not need to provide a Statement of Health form as long as they are performing their normal activities and:

For Annual Enrollment

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

For New Hires

- The enrollment takes place within 31 days from the date you become eligible for benefits.

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.

About Your Coverage Effective Date

Coverage will become effective on date you become eligible following the receipt of your completed enrollment form for all requests that do not require additional medical information. Enrollment requests 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.

What's Not Covered?

Like most insurance plans, this Supplemental Life coverage has exclusions. Supplemental and Dependent Life Insurance does 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.

Note: If you do not wish to make a change to your coverage, you do not need to do anything. Even if you wish to keep your existing level of coverage, you must complete an enrollment form.

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 California State Risk Management Authority. Specific details regarding these provisions can be found in the booklet certificate. If





MetLife[®] Supplemental Life Insurance

you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator.

Supplemental Life and Dependent Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. Supplemental Life and Dependent Life and AD&D coverages under your employer's plan terminates when your employment ceases on the last day of the calendar month, when your Supplemental Life and Dependent Life and AD&D 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, 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

