

The University of Alabama System's Benefit Program

Sponsored Life and Accidental Death & Dismemberment Insurance* (AD&D)

Your employer provides you with Sponsored Life insurance coverage and Accidental Death & Dismemberment insurance in the following amounts:

Employees with Annual Base Earnings	Coverage Amounts
Under \$12,000	\$22,500
\$12,000 but less than \$18,000	\$25,200
\$18,000 but less than \$24,000	\$30,000
\$24,000 but less than \$30,000	\$37,500
\$30,000 but less than \$40,000	\$50,000
\$40,000 or more	1.25 times base earnings to a \$300,000 maximum

Sponsored Accidental Death & Dismemberment

Sponsored Accidental Death & Dismemberment coverage helps provide a benefit designed to help safeguard you and your family from a financial loss due to an unexpected accidental death or injury.

All Eligible Employees - \$22,500

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 in the future.

Accelerated Benefits Option:**

For access to funds during a difficult time

You can receive up to 80% of your Sponsored Life insurance proceeds to a maximum of \$240,000 in the event that you become terminally ill and are diagnosed with less than twelve months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Sponsored 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.

Portability: ‡

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

Should you leave employment for any reason, you can continue your sponsored life and accidental death & dismemberment insurance coverage. Competitive rates apply.

* 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.

** 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.

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

‡ 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.

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 The University of Alabama System. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator.

Should your life insurance coverage terminate, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

L09078286[exp0909]MLIC-LD

Metropolitan Life Insurance Company,
New York, NY