



How much do you know about life?

Your questions — answered.

Did you know Life Insurance proceeds can cover day-to-day and long-term expenses from groceries and utility bills, to rent or a mortgage, to childcare and college tuition? Take your family's household costs into account and consider how much coverage you have and what they may need. Additional Life Insurance coverage can help you plan for what's ahead and make sure your loved ones are covered if something happens to you. We're here to answer your questions so you can get the facts and enroll with confidence.

You asked. We answered.

Here are some common questions to help make understanding life insurance (and why you need it) easier.

Q. What is life insurance and why do you need it?

A. **Life insurance** is a policy that provides a designated beneficiary with **tax-free payments** if something happens to you.

Life insurance can help your beneficiaries handle expenses like:

- Mortgage or rent
- Childcare or education costs
- Credit card bills or student loans
- Utilities

Q. How much does it cost?

A. **Life insurance may be more affordable than you think.** Your payment could even be as low as your coffee run or your streaming service subscription. Rates can be found in the enrollment materials provided by your employer.

Q. How do you pay for life insurance?

A. **Convenient payroll deductions** mean payments for life insurance through your employer will be deducted from your paycheck so you can set it and forget it.

Q. Will you still have life insurance if you change jobs?

A. **MetLife's Life Insurance is portable** and gives you peace of mind that your coverage goes with you even if your job changes¹.

Q. If you don't have any major expenses (such as a home) right now and are debt-free, should you wait and purchase later?

A. **Life insurance isn't just for income replacement.** It can help cover end of life expenses like funerals. Plus, if you pass on coverage now, your employer's plan may require you to obtain approval for future coverage when your health may not be as good.

Q. What is a beneficiary and why do you need one?

A. **The person you chose to receive the life insurance proceeds** should something happen to you. It's possible to have multiple beneficiaries and you can update them regularly should your circumstances or needs change.

Questions? Call the Xerox Benefits Center at 1.800.428.2203 between 8 a.m. and 8 p.m. ET, Monday through Friday.

Life Insurance

Q. You already have basic life insurance through your employer, so why do you need more?

- A. It's a good idea to review your coverage every few years to make sure it still meets your life's needs. It might be time to reevaluate, if you:
- Recently married or divorced
 - Purchased a new home
 - Started a family or are expecting a child
 - Have credit card debt or outstanding student loans
 - Provide care or financial help to a child or parent

Scan here
to calculate
your coverage.



Q. Other than covering various expenses, what other benefits does life insurance have?

A. Life insurance may also include:

- Grief counseling²
- Will preparation³
- Digital estate planning⁴
- Funeral discounts and planning services⁵

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1. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000 must be elected.
2. Grief Counseling 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.
3. Included with Supplemental Life insurance. Will Preparation 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, Will Preparation Services are 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 Services.
4. Digital Estate Planning is not included with dependent life coverages. Domestic Partnerships are not currently supported however members in a domestic partnership may use a MetLife Legal Plans attorney for their planning needs. Online Notary is not available in all states. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.
5. 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.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group life insurance policies, Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.

