

# Palo Alto Unified School District Plan Benefits

All Benefit Eligible Employees

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

## **Voluntary Accidental Death and Dismemberment Insurance (VAD&D)**

***MetLife's Voluntary Accidental Death & Dismemberment (VAD&D) insurance helps protect you 24 hours a day, 365 days a year.***

This valuable coverage is available to you even if you already have accident insurance. It provides benefits beyond your disability or life insurance for losses due to covered accidents — while commuting, traveling by public or private transportation and during business trips. MetLife's AD&D insurance pays you benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, or brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

You can add this valuable option to your benefits package by enrolling now. With VAD&D insurance, you and your family can enjoy even greater financial protection.

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### **Coverage Amounts for You:**

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

#### **\$10,000 increments**

The Maximum amount will be the lesser of (1) or (2):

- (1) 10 times annual earnings
- (2) \$500,000

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### **Coverage Amounts for Spouse/Domestic Partner and Child[ren]**

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You can choose to cover your dependent spouse/domestic partner and child(ren) with Voluntary AD&D coverage. Your dependents will be eligible for the following coverage:

Your Spouse/Domestic Partner only:

50% for your Spouse or Registered Domestic Partner

Your child(ren) only:

15% for each child\*\*

Your Spouse/Domestic Partner and child(ren)

40% for your Spouse or Registered Domestic Partner; and 10% for each child\*\*

\*\*Maximum for each Child: \$50,000.

\*Child(ren)'s Eligibility: Dependent children ages from birth to age 26 years if a child is a full-time student, and are eligible for coverage.

## Table of Covered Losses

This VAD&D insurance pays benefits for covered losses that are the result of a covered accidental injury or loss of life. The full amount of VAD&D coverage you select is called the "Full Amount" and is equal to the benefit payable to the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount, and are listed in the following table of covered losses. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

Covered Losses	Percent of Full Amount
Life	100% of Full Amount
Hand	50% of Full Amount
Foot	50% of Full Amount
Arm	75% of Full Amount
Leg	75% of Full Amount
Sight of one eye	50% of Full Amount
Thumb & index finger of same hand	25% of Full Amount
Speech & hearing	100% of Full Amount
Speech or hearing	50% of Full Amount
Paralysis of both arms and both legs	100% of Full Amount
Paralysis of both legs	75% of Full Amount
Paralysis of the arm & leg on either side of the body	50% of Full Amount
Paralysis of one arm or leg	25% of Full Amount
Brain Damage	100% of Full Amount
Coma	1% monthly up to 60 months

## Standard Additional Benefits Include

The following benefits are payable in addition to the covered losses listed in the above table:

- Air Bag
- Seat Belt
- Common Carrier
- Child Care Center
- Child Education
- Spouse Education
- Hospitalization
- Common Disaster

## Once Enrolled, You have Access to MetLife Advantages<sup>SM</sup> – Services to Help Navigate What Life May Bring

### Beneficiary Claim Assistance

*For support when beneficiaries need it most*

This program is designed to help beneficiaries sort through the details and serious questions about claims and financial needs during a difficult time. MetLife has arranged for Massachusetts Mutual Life Insurance Company (Mass Mutual) financial professionals to be available for assistance in-person or by telephone to help with filing life insurance claims, government benefits and help with financial questions.

### Life Settlement Account<sup>1</sup>

*For immediate access to death proceeds*

The Total Control Account<sup>®</sup> (TCA) settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life or accidental death and dismemberment 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.

## **Travel Assistance<sup>2</sup>**

***A travel assistance benefit is available when you enroll in MetLife's AD&D coverage.***

Travel assistance services, offered on your AD&D/business travel accident coverage, offers you and your family access to emergency services while you travel, plus the advantage of concierge assistance for personal and work-related travel and entertainment requests. This service provides you and your dependents with medical, legal, transportation and financial assistance 24 hours a day, 365 days a year when you are more than 100 miles away from home. You also have access to Mobile Assist Service to provide you information to help avoid expensive mobile telephone charges and help effectively use overseas options. Mobile Assist Service also offers a detailed guide that includes essential applications and resources and connects employees to their concierge services. Identity Theft Solutions is also available to help educate you on identity theft prevention and provide assistance in the event you are a victim of identity theft. Please visit the AXA website for more information [or refer to the enclosed Travel Assistance Brochure for more details.

<http://webcorp.axa-assistance.com>

Login: [axa](#)

Password: [travelassist](#)

## **Portability**

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

Should you leave the District for any reason and voluntary AD&D insurance under this plan terminates, you will have an opportunity to continue group term coverage ("portability") under a different policy, subject to plan design and state availability. Rates will be based on the experience of the ported group, and MetLife will bill you directly. Rates may be higher than your current rates. To take advantage of this feature, you must have coverage of at least \$10,000 up to a maximum of \$1,000,000 .

Portability is also available on coverage you've selected for your spouse/domestic partner and dependent child(ren). The maximum amount of coverage for spouse/domestic partners is \$250,000; the maximum amount of dependent child coverage is \$25,000. Increases, decreases and maximums are subject to state availability.

Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your plan administrator/employer or certificate for specific details. Please note that if you experience an event that makes you eligible for portability, please call a MetLife representative at 1-888-252-3607 or contact your plan administrator/employer for more information.

## **Additional Features**

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

# Additional Coverage Information

## How To Enroll

Complete your enrollment form and return it to your Human Resources Manager. Be sure to indicate your Beneficiary.

## Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) other than your employer, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary.

## About Your Coverage Effective Date

You must be Actively at Work on the date your coverage becomes effective. Your coverage must be in effect for your spouse/domestic partner's and eligible children's coverage to take effect. In addition, your spouse/domestic partner 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 Actively at Work requirements are met, coverage will become effective on the first of the month following the receipt of your completed application. The coverage for your spouse/domestic partner 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.

1 The Total Control Account (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.

2 Travel Assistance and Identity Theft Solutions services are 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.

3 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 your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters.

4 MetLife Infinity is offered by MetLife Corporate Services, Inc., an affiliate of Metropolitan Life Insurance Company.

**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 Palo Alto Unified School District and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.**

*Coverage is provided under a group insurance policy (Policy Form G.2130-S/GPNP99) issued to your employer by MetLife. VAD&D coverage terminates when your employment ceases, when your VAD&D contributions cease or upon termination of the group contract. In addition, coverage for dependents terminate when the employee's employment ceases (including upon the death of the employee) and when a dependent no longer qualifies. This plan provides ACCIDENT insurance only. This plan does not provide coverage for sickness. Certain exclusions and limitations may be subject to state specific requirements.*

*Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.*