

2025 Life insurance overview

Term Life and Accidental Death & Dismemberment (AD&D) insurance coverage options

Below is important information about your Optional Life and Dependent Life insurance coverage. Eligible, newly hired employees can enroll in life insurance within 31 days from their date of hire. Employees can apply throughout the year or within 31 days of a special eligibility situation. More details are available in the *Insurance Benefits Guide* at www.peba.sc.gov/publications.

Who's eligible	Coverage level	Requirements for enrollment
Employee	<p>\$10,000 increments up to \$500,000</p> <p>Includes matching Accidental Death and Dismemberment (AD&D)</p> <p>Coverage reduces to 65% at ages 70-74, 42% at ages 75-79 and 31.7% at ages 79 and older. Reduction will take effect the January following your birthday.</p>	<p>New hires Elect Optional Life insurance coverage up to three times your basic annual earnings (rounded down to the nearest \$10,000), or up to \$500,000, whichever is less, without medical evidence. You may apply for higher coverage by providing medical evidence.¹</p> <p>Throughout the year If you participate in the Pretax Group Insurance Premium feature, you may increase your Optional Life coverage within 31 days of a special eligibility situation up to \$50,000 without medical evidence or during open enrollment by providing medical evidence.¹</p> <p>If you do not participate in the Pretax Group Insurance Premium feature, you may increase your Optional Life coverage within 31 days of a special eligibility situation up to \$50,000 without medical evidence or anytime by providing medical evidence.¹</p> <p>To enroll in life insurance coverage requiring medical evidence, complete a <i>Notice of Election</i> and give it to your benefits administrator. You will then receive an email from MetLife that includes a link to the <i>Statement of Health</i> on MetLife's MyBenefits platform.</p>
Spouse	<p>Option 1: \$10,000 or \$20,000</p> <p>Option 2: \$10,000 increments up to \$100,000 or 50% of the employee's Optional Life insurance amount, whichever is less</p> <p>Includes matching AD&D</p>	<p>New hires and special eligibility situations If not enrolled in Optional Life, elect Dependent Life-Spouse coverage of \$10,000 or \$20,000 without providing medical evidence. If enrolled in Optional Life, elect Dependent Life-Spouse coverage up to \$100,000 or 50% of employee's Optional Life coverage amount, whichever is less, by providing medical evidence.¹</p> <p>Throughout the year Enroll in or increase your Dependent Life-Spouse coverage up to \$100,000, subject to the coverage amount restrictions above, by providing medical evidence.¹</p> <p>To enroll in life insurance coverage that requires medical evidence, complete a <i>Notice of Election</i> and give it to your benefits administrator. You will then receive an email from MetLife that includes a link to the <i>Statement of Health</i> on MetLife's MyBenefits platform.</p>
Dependent child(ren)	<p>\$15,000</p> <p>Does not include matching AD&D</p>	<p>No medical evidence is required. You are not required to apply for Optional Life coverage to enroll child(ren) in coverage.</p> <p>Child(ren) are eligible from live birth to ages 19 or 25 if the child is a full-time student. A child can be covered by only one parent under this Plan.</p>

What is Accidental Death & Dismemberment insurance?

AD&D complements your Optional Life insurance and Dependent Life-Spouse insurance with coverage for severe accidents or loss of life on or off the job. AD&D insurance pays benefits if you or your spouse suffers a covered accident resulting in paralysis or the loss of a limb, speech, hearing or sight, or if either of you suffers a covered fatal accident. When you are approved for Optional Life insurance coverage for yourself and your spouse is approved for Dependent Life-Spouse insurance, you are each automatically enrolled in AD&D insurance equal to your Optional Life or Dependent Life-Spouse insurance coverage.

When will your coverage become effective?

You must be actively at work on the date your coverage becomes effective, and your spouse and eligible child(ren) must not be confined to a hospital on the enrollment date or at home for any medical reason or be receiving or entitled to receive disability income for any medical reason on the date the coverage is scheduled to become effective. Coverage will become effective on the first day you are actively at work as a full-time employee following the receipt of your completed application for all requests that do not require additional medical information. Requests for amounts 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 or the date that the policy's active at work requirements are met. For Dependent Life-Spouse and eligible Dependent Life-Child(ren) coverage, the date they are no longer confined to a hospital or at home for any medical reason or receiving or entitled to receive disability income for any medical reason will be the effective date.

MetLife AdvantagesSM

Your plan includes access to MetLife AdvantagesSM—a comprehensive suite of valuable services for support, planning and protection when you need it most at no additional cost to you. Services include:

Will Preparation²

Having a will prevents unnecessary stress and ensures your final wishes are clear. MetLife offers valuable legal resources through MetLife Legal Plans to assist you with creating or updating a will at no additional cost. Choose to meet with any of our more than 18,500 network attorneys in person or by phone for a one-on-one consultation in a private and supportive environment. For more information, visit legalplans.com/estateplanning. Enter "PEBA" as the employer.

Estate Resolution Services³

Estate representatives and beneficiaries can receive unlimited face-to-face legal assistance with probating your and your spouse's estates. Beneficiaries can also consult with an attorney from MetLife Legal Plans' network of more than 18,500 participating attorneys for general questions about the probate process. For more information, call MetLife Legal Plans at 800.821.6400, 8 a.m. to 7 p.m., Monday-Friday. Advise the Client Service Representative you are with PEBA (group number 200879) and provide the last four digits of your Social Security number.

Digital Estate Planning⁴

With Digital Estate Planning, it is easier than ever to create and execute key estate planning documents online by answering a few simple questions. The best part is you can have your estate planning documents witnessed and notarized from the comfort of your home with real-time ID verification and video notary, where allowed by law. Visit www.metlife.com/estateplanning and follow the online instructions to create an account using your email address and a password.

Funeral Discounts and Planning Services⁵

Alleviating the burden of making funeral arrangements from their loved ones, employees get exclusive access to the largest network of funeral homes and cemeteries to preplan with a counselor and receive discounts on funeral services. For more information, contact Dignity Memorial at 866.853.0954 or visit www.finalwishesplanning.com.

Grief Counseling⁶

Grief Counseling offers professional support in times of need through face-to-face sessions with a licensed counselor to help employees cope with a loss or major life change. Employees can also speak with a licensed counselor from the comfort of their home through the helpline. Call 888.319.7819, then select Option 2 or visit one.telushealth.com. The username is "metlifeassist" and the password is "support."

Total Control Account (TCA)⁷

This benefit reduces the pressure of immediate financial decisions. Beneficiaries can take their time to make the right decision with the flexible settlement option that gives them full access to policy funds while earning a guaranteed minimum interest rate through TCA. For more information, visit www.metlife.com/insurance/life-insurance/learn-about-tca.

Transition Solutions⁷

Employees receive help with time-sensitive benefit and financial decisions to help them make the right choices during changes in employment. Call 877.ASK.MET7 (877.275.6387) to speak with a local financial representative. MetLife has arranged for specially trained third-party financial professionals to answer questions and provide guidance to help you make the right decisions to protect your financial future.

Beneficiary Claims Assistance⁸

Your beneficiaries receive guidance from experts as they work through their options and financial needs with Beneficiary Claims Assistance services. Call 877.ASK.MET7 (877.275.6387) to speak with a local financial representative. MetLife has arranged for specially trained third-party financial professionals to be available for assistance in person or by phone.

Additional plan features

Conversion

You can generally convert your group term life insurance benefits to an individual whole life insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment or a change in your employee class. Note, you cannot convert your AD&D coverages. Conversion rates are based on your age at the time you convert. MetLife has contracted with Barnum Financial Group⁸ to help with converting coverage. Call MetLife at 877.275.6387, Prompt 1, Monday-Friday, 9 a.m. to 6 p.m. EST.

Accelerated Benefits Option⁹

You can receive up to 80% of your Optional Life insurance proceeds, up to a maximum of \$400,000, if 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. Call MetLife at 800.638.6420, Prompt 2, Monday–Friday, 8 a.m. to 6 p.m. EST.

2025 Monthly premiums

Rates are guaranteed until December 31, 2025.

Monthly premiums for Optional Life insurance are based on the amount of coverage and your age as of December 31, 2024. Premiums for Dependent Life-Spouse coverage are based on the amount of coverage and your spouse’s age as of December 31, 2024. The rates shown are the monthly cost per \$10,000 of coverage. One monthly premium for Dependent Life-Child insurance covers all eligible children. Premiums are paid through convenient payroll deductions.

Optional Life and Dependent Life-Spouse rates

Rates per \$10,000 of coverage (includes AD&D coverage)

Dependent Life-Child rate

\$1.26 per month for \$15,000 of coverage

Age	Monthly rate
Under 35	\$0.40
35-39	\$0.50
40-44	\$0.60
45-49	\$0.82
50-54	\$1.44
55-59	\$2.84
60-64	\$6.00
65-69	\$13.50
70-74	\$24.22
75-79	\$37.50
80 and older	\$62.04

Calculate your monthly premium

Example: 40-year-old with \$200,000 of Optional Life insurance coverage.

Steps	Example	Calculate your rate
1. Find your age based rate on the chart above.	\$0.86	\$ _____
2. Choose how much coverage you are applying for.	\$200,000	\$ _____
3. Divide that coverage amount by 10,000.	$\$200,000 \div 10,000 = 20$	\$ _____
4. Multiply A and C for the monthly premium.	$\$0.86 \times 20 = \17.20	\$ _____

What's not covered?

Optional Life: Like most insurance plans, this Plan has exclusions. For instance, Optional Life and Dependent Life insurance do not provide payment of benefits for death caused by suicide within the first two years of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years of an increase in coverage. There is a two-year contestability period during which any materials misstatements made by you can be used by MetLife to deny a claim.

AD&D: AD&D coverage does not include payment for any loss caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces or any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self-preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs. Contact your benefits administrator for specific information pertaining to your insurance.

1. 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. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife. Only applicants who reside in a US state, the District of Columbia, or Guam, Northern Mariana Islands, Puerto Rico or US Virgin Islands are allowed to complete their SOH form online (where available). Otherwise, applicants will be provided with a paper SOH form. Individuals residing outside of the US or in certain US territories must be on US payroll and be approved by MetLife before being provided with an SOH form.
2. Included with Optional Life. Will Preparation is 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 or principally located cases, the Will Preparation service is 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 Service.
3. Included with Optional Life insurance. 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. 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, judgments, or fines; and frivolous or unethical matters.
4. Digital Estate Planning with online notary is only available to individuals with Optional Life insurance and is not available for individuals residing in any U.S. territory. Domestic partnerships are not currently supported; however, if you have Optional Life coverage and are in a domestic partnership, you may use a MetLife Legal Plans attorney for your planning needs. 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. Online Notary is not included with Basic or Dependent Life. Digital Estate Planning without online notary is available to all individuals regardless of any MetLife relationship or product, except those residing in any U.S. territory.
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. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. Not approved for group policies situated in AK, FL, KY, MT, ND, NY, and WA. If the group policy is issued in an approved state, the discount is available for services offered 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 discount is available for "At Need" services only. For coverage issued under a multiple-employer trust, services are not available for WA residents.
6. Grief Counseling service is provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health 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.
7. 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 assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.
8. MetLife administers the Transition Solutions and Delivering the Promise programs and has arranged to have specially trained third-party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.
9. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be 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 ABO 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 ABO benefits will have on public assistance eligibility for you, your spouse, or your family.

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 South Carolina Public Employee Benefit Authority (PEBA) and are subject to each state's laws and availability. 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 or MetLife.

Life and AD&D coverages under your employer's plan terminates when your employment ceases, when your Life and AD&D contributions cease, or upon termination of the group insurance policy. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent. Should your life insurance coverage terminate, for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. 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 and AD&D is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.

