

## Life Insurance

Life insurance is a cost-effective way to protect your family and your finances. It helps ensure your short- and long-term financial obligations could be met if something unforeseen happens to you.

# Life insurance can protect your family's future



### Have peace of mind that your loved ones can meet financial obligations, should something unforeseen happen to you.

If you have a spouse/domestic partner and/or children, they may rely on your help in running the household. It's important to take steps to make sure your family would be financially prepared without you to handle expenses like:

- Mortgage or rent payments
- Food
- Utilities
- Transportation
- Insurance premiums
- Childcare/education fees

With group life insurance you receive:

- A wide range of coverage options to fit your needs and budget
- Death benefit proceeds that are income tax free to your beneficiary
- Underwriting requirements waived for certain amounts

[In general, industry experts recommend having enough life insurance to replace 7 years of income.<sup>1</sup>](#)

Taking care of everyday living costs is just one thing to consider. Nearly one-in-three Americans think they need more life insurance.<sup>1</sup> Families without adequate life insurance could struggle with longer term expenses like:

- College tuition
- Retirement
- Child or aging parent care
- Wedding expenses

You can better prepare for these longer term expenses by purchasing additional life insurance that goes above your employer-provided coverage. It's important to review your life insurance coverage often, as you experience different life events. Getting married, having children and buying a home, could require adding more life insurance protection to your portfolio as your financial commitments change.

#### Enroll today!

For enrollment questions, please call the BSC HR Service Center at **1-800-570-4455**

### Why should I enroll now?

- Competitive employee rates
- Convenient payroll deduction
- Value-added services at no additional cost to you

## Life Insurance

### Your plan also gives you access to MetLife Advantages<sup>SM</sup> — services at no additional cost to you including:

**Will Preparation<sup>2</sup>** offers you and your spouse/domestic partner face-to-face meetings or phone calls with a Hyatt Legal plan attorney to prepare or update a will, living will or power of attorney.

**Estate Resolution Services<sup>2</sup>** provides you and the beneficiaries of your estate with face-to-face meetings or phone consultations with a participating Hyatt Legal plan attorney to help settle your or your spouse/domestic partners' estate.

**Portability<sup>3</sup>** gives you the flexibility to take your MetLife coverage with you if you change jobs.

**Grief Counseling<sup>4</sup>** provides you and your family up to five private counseling sessions with a licensed grief counselor to help cope with a loss or major event.

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1. Facts About Life 2017: Facts from LIMRA, September 2017

2. Included with Supplemental Life Insurance. Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, 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. For New York situated 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. 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.

3. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000 must be elected.

4. Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. US Inc. 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.

Like most group life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.