

You have a special opportunity to apply for additional life insurance. This document has important information about what's available to you. Use it to:



MetLife Basic Life Insurance			
Employee Class	Class Description	Coverage Amount	AD&D Amount
Class 1	Active Full time Management Employee	\$100,000.00	\$7,500.00
Class 2	Retired Management employees who retired on or after 7/1/02 and are 65 years of age or under	\$100,000.00	\$7,500.00
Class 3	Retired Management Employees who retired on or after 7/1/02 and are over 65 years of age	\$25,000.00	\$7,500.00
Class 4	Retired Management Employees who retired after 11/1/80 but before 6/30/02 and are age 65 and under	\$50,000.00	\$7,500.00
Class 5	Retired Management Employees who retired after 11/1/80 but before 6/30/02 and are age 65	\$12,500.00	\$7,500.00
Class 6	All other Active full time employees excluding Sworn Police Officers	\$10,000.00	\$7,500.00
Class 7	All other retired employees who are age 65 and under	\$10,000.00	\$7,500.00
Class 8	All other retirees who are over age 65 (excluding retired Sworn Police Officers who are over age 64)	\$2,000.00	\$7,500.00
Class 9	Active Sworn Offices	\$10,000.00	\$7,500.00
Class 10	Retired Sworn Police Officers who are age 65 and under	\$10,000.00	\$7,500.00
Class 11	Retired Sworn Police Officers who are over age 65	\$2,000.00	\$7,500.00



You must be actively at work on the date your coverage becomes effective. Coverage will become effective on 1/1/2017.

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 cost to you. Services include:

Face-to-Face Will Preparation Services¹

Offers you and your spouse unlimited face-to-face or telephone meetings with an attorney, from Hyatt Legal Plans' network of over 14,000 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

Face-to-Face Estate Resolution Services¹

Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse's estates. Beneficiaries can also consult an attorney, from Hyatt Legal Plans' network of more than 14,000 participating attorneys, for general questions about the probate process.

Delivering the Promise¹

Delivering The Promise (DTP) helps your beneficiaries sort through questions they may have with filing claims and other matters that may arise during a difficult time. DTP Specialists are formally trained to handle sensitive issues surrounding a loved one's death. Call 1-877-ASK-MET-7 (1-877-275-6387) to get in touch with a DTP specialist in your area.

Waiver of Premiums for Total Disability (Continued Protection)

You may be eligible to have your Basic, Supplemental, and Dependent Term Life insurance premium waived until you reach age 65 or recover from your disability, whichever is sooner, should you become unable to work due to total disability. Total disability or totally disabled means your inability to do your job and any other job for which you are fit by education, training or experience, due to injury or sickness. The total disability must begin before age 60, and your waiver will begin after you have satisfied a 9 month waiting period of continuous disability.

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.



Complete the enclosed enrollment form to apply.
Questions? Call 877-638-4671

Accidental Death & Dismemberment insurance does not include payment for any loss which is 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 not; committing or trying to commit a felony; service in the armed forces of any country or international authority. Except 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 while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

¹Will Preparation Services and Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, Will Preparation Services and Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI. These services are provided at no additional cost to those who purchase Supplemental Life Insurance only. 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.

The MassMutual financial professionals involved in the PlanSmart program were affiliated with MetLife until July 2016, when MassMutual acquired MSI Financial Services, Inc. MetLife continues to administer the PlanSmart program, but has arranged with MassMutual to have these specially-trained financial professionals offer financial education and provide personal guidance to employees and former employees of firms providing PlanSmart through MetLife.

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 City of Hialeah and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate. Life coverage is provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life coverage under your employer's plan terminates when your employment ceases, when your Life contributions cease, or upon termination of the group contract. Should your life insurance coverage terminate for reasons other than non-payment of premium or voluntary cancellation, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

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The MetLife logo is displayed in a bold, blue, sans-serif font.

Complete the enclosed enrollment form to apply.
Questions? Call 877-638-4671