

Voluntary Life Insurance



Who is eligible?

All full-time employees are eligible; however, if you are totally disabled or not in active service for other reasons, your effective date of insurance or change in coverage will be delayed until the date of your return to Active Service.

How do I obtain claim forms?

To obtain claim forms, call the MetLife onsite representative at 1.305.995.7029.

Are the premiums taxable?

Under current Internal Revenue Code rules and regulations, employees whose life insurance is more than \$50,000 will have premiums for any amount more than \$50,000 included as taxable income on their W-2 forms. Please refer all tax-related questions to your tax advisor.

Must I still pay my premiums if I'm disabled and unable to work?

If you become totally disabled prior to age 60 and that disability lasts for nine consecutive months, during which time premiums are paid, the insurance company will continue your life insurance in force without further payment of premiums if proof of such disability is provided and waiver is approved. For waiver of premium forms, please call 1.305.995.7029.

Can I convert my Employee-Paid life insurance if I terminate employment?

Yes. You may apply for a conversion policy for all or any portion of life insurance in effect at termination, if you make a request. You must complete a conversion application within 31 days of termination. To request a conversion application, contact the MetLife onsite representative at 1.305.995.7029.

Can I continue my Employee-Paid life insurance if I retire?

Yes. Upon retirement, employees may continue their coverage at their current level of coverage subject to the maximum of their class. You may not add or increase your existing coverage. If at any time of your retirement you do NOT elect to continue this coverage, you will no longer be eligible for coverage under this plan and your group life coverage will be terminated. The maximum for actives is \$100,000. The maximum for retirees is \$100,000.

>> Benefit Eligibility Note:

- **All Full-Time and eligible Part-Time employees are eligible to enroll in the MetLife Voluntary Life Insurance offered by the School Board.**
- **Current Retirees may only continue to enroll in the MetLife Voluntary Life Insurance if you were previously enrolled at the time of your retirement.**
- **COBRA Participants are ineligible to enroll in MetLife Voluntary Life Insurance .**



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What insurance company makes this plan available to me?

Metropolitan Life Insurance Company. A.M. Best's Reports, which compares and rates the financial strength and performance of insurance companies, rates MetLife "A+, Superior."

