


## Frequently asked questions – Optional Life and Dependent Life Insurance plan changes effective January 1, 2020

We realize you may have questions about your coverage and want to let you know what changes you can expect to see effective January 1, 2020.



**Q: My Optional Life coverage will reduce by 10% per year from age 66 to 75, but reductions end whenever a retiree reaches the minimum benefit of \$150,000. Will there be a limit to the amount of coverage I can continue?**

**A:** Yes. If you're currently under age 66, the amount of Optional Life Insurance you currently have in effect will begin to reduce by 10% each year starting on January 1 of the year in which you turn age 66; and it'll continue to reduce by 10% each subsequent January 1 thereafter. However, if your current coverage amount exceeds \$150,000, your coverage won't reduce below \$150,000 and you'll be able to continue that amount as long as the required contributions are paid.

**Q: I'm under age 66 and my current Optional Life coverage amount is already under \$150,000. What will happen to my coverage when I turn 66?**

**A:** Nothing. If you're under age 66 and currently enrolled in an amount of Optional Life Insurance that is under \$150,000, there will be no reductions when you reach age 66. You'll be able to continue the amount of coverage you have at that time as long as the required contributions are paid.

**Q: I'm over age 66 and my Optional Life Insurance is reducing under the current plan rules. How does this plan change affect me?**

**A:** If your Optional Life Insurance has already reduced to an amount below \$150,000, your coverage will be "frozen" at the amount currently in force and no further reductions will apply; you'll be able to continue the amount of coverage you currently have as long as the required contributions are paid.

If your current coverage amount exceeds \$150,000, the 10% reduction will continue until your coverage reaches the \$150,000 plan maximum. At that time your coverage will be "frozen" and you will be able to continue this amount of coverage for as long as the required monthly contributions are paid.

**Q: For Dependent Life coverage: Will there be a limit to the amount of Dependent coverage I can continue?**

**A:** Yes. If you're currently under age 70 and enrolled in an amount of Dependent Spouse/Partner coverage that exceeds \$150,000, your coverage will be reduced to the plan maximum of \$150,000 effective the first of the month following your 70th birthday. You'll be able to continue that amount as long as you have an eligible Spouse/Partner and the required monthly contributions are paid.

**Q: My current Dependent Spouse/Partner coverage amount is under \$150,000. How does this plan change affect me?**

A: If you're currently enrolled in an amount of Dependent Spouse/Partner Life Insurance that is under \$150,000, your coverage will be "frozen" at the amount currently in force and you will be able to continue the coverage you currently have as long as you have an eligible Spouse/Partner and the required monthly contributions are paid.

**Q: I also have Dependent Life Insurance in effect for my children. Will there be any changes to their coverage amounts?**

A: No. The amount of coverage you currently have in effect for your eligible child(ren) can be continued for as long you have an eligible child, and the rates you currently pay for Child Dependent Life Insurance will remain in effect through 12/31/2021.

**Q: I'm a Surviving Spouse/Partner of a deceased retiree and currently have continued Dependent Life Insurance on myself and my eligible children. Do these plan changes affect me as well?**

A: Yes. If you're currently under age 70 and have continued coverage in an amount that exceeds \$150,000, your coverage will be reduced to the plan maximum of \$150,000 effective the first of the month following your 70th birthday. If you continued an amount of coverage that is currently under \$150,000, your coverage will be "frozen" at the amount currently in force and you'll be able to continue the coverage you currently have [including any coverage you have in effect for your eligible child(ren)] as long as you have an eligible child and the required contributions are paid.

**Q: What about my Personal Accident Insurance? Will there be any changes for 2020?**

A: No. The Personal Accident Insurance plan currently in effect for you and your eligible dependents will remain unchanged, and the rates you currently pay for this coverage will remain in effect through 12/31/2021.

**Q: Will I still be able to reduce my coverage amounts if needed?**

A: Yes. If you find that you no longer need the amount of continued protection that will be available to you and your eligible dependents regardless of your age, you can always call MetLife at 1-888-622-6616 to request an Enrollment/Change form. Reduced coverage amounts will take effect the first of the month following the month in which your completed Enrollment/Change form is received by MetLife.

Also, if you experience a life event that causes you to no longer have an eligible dependent you should review your dependent coverage(s) to see if those coverage(s) should be reduced or cancelled. Please contact MetLife toll-free, at 1-888-622-6616 Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time. Customer Service Representatives are available to answer any questions you may have regarding your group life insurance coverage(s) provided to you through the DSRA Benefit Trust.

**Q: Anything else I should know?**

A: Yes. Whether you're a Retiree or a Surviving Spouse/Partner who has continued life insurance coverage through the MetLife DSRA Benefit Trust plan, you should always ensure that you have an up-to-date beneficiary designation on file with MetLife so that your life insurance proceeds are paid according to your wishes. You can review/update your beneficiaries online at [mybenefits.metlife.com](https://mybenefits.metlife.com) or by calling MetLife at 1-888-622-6616 to request a Confirmation of Beneficiary or a Designation of Beneficiary form.