

# Life Insurance Options Through NEBA For NASA Civil Service Permanent Employees



Getting the life insurance protection to meet your family's changing needs shouldn't be difficult. That's why NEBA offers coverage options to allow you to select the option that best meets your needs. The plan has features like Will Preparation Services, easy on-line enrollment, affordable group rates and the convenience of payroll deduction.

## DETERMINING THE COVERAGE THAT IS RIGHT FOR YOU

Life is full of changes. The life insurance coverage you had just two or three years ago may no longer be the right amount to meet your needs now. Perhaps you recently married, had a baby, bought a new home or have begun sending your children off to college. Whatever the change, you may be surprised by how much your life insurance needs change. You can find out how much life insurance may be right for you by accessing the life insurance calculator at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

## PLAN HIGHLIGHTS

Through NEBA, NASA civil service permanent employees have the option of electing Basic Life and Accidental Death & Dismemberment (AD&D) coverage through Metropolitan Life Insurance Company. Basic Life insurance coverage pays a benefit for death as a result of any cause (except suicide during the first two years of coverage). When you elect Basic Life insurance coverage, you will automatically receive AD&D coverage. AD&D coverage pays a benefit for death as a result of a covered accident or serious injury.\*

### Employee Basic Life and Accidental Death and Dismemberment (AD&D) Insurance Coverage Options

Coverage	Amount
Basic Life	1 times your base annual salary, not to exceed the \$100,000 plan maximum**
AD&D	2 times your base annual salary, not to exceed the \$200,000 plan maximum

### Spouse/Child Dependent Life Insurance Coverage Options++

If you elect Basic Life Insurance coverage, you will also have the option to elect Dependent Life Insurance Coverage for your spouse and child(ren), which can further help to protect your family.

Dependent	Amount
Spouse Coverage	Flat amounts of \$10,000, \$15,000, \$20,000, \$25,000 or \$50,000 maximum spouse coverage. Coverage can not exceed 50% of employee Basic Life coverage. A Statement of Health form must be completed for \$50,000 in coverage. Late entrants must complete a Statement of Health form for any level of coverage.
Child(ren) Coverage	\$10,000/flat amount

## GROUP VARIABLE UNIVERSAL LIFE (GVUL) – OPTIONAL LIFE INSURANCE COVERAGE

If you elect Basic Life Insurance coverage, you will also have the option to elect optional GVUL coverage.

Coverage	Amount
Optional Life	1/2 to 8 times your base annual salary (half multiples) not to exceed the \$2,000,000 plan maximum. Minimum coverage is \$25,000. A Statement of Health must be completed for coverage that exceeds 3 times base annual salary or \$500,000. Late entrants must complete a Statement of Health for any level of coverage.

In addition to offering you enhanced life insurance protection, GVUL offers you the ability to participate in a tax-deferred investment option that you can use to help address expenses during your lifetime such as education, medical and retirement. This option offers you the potential for tax-deferred growth among a diverse selection of investment options. Withdrawals from your policy will reduce cash value and death benefit.

## ADDITIONAL OPTIONS AND FEATURES

In addition to offering you life insurance protection, there are additional options and features for participants, including;

- Affordable group rates and convenient payroll deduction
- Will Preparation Service for you and your spouse at no additional charge†
- Portability Option offers coverage if you leave NASA or retire
- Accelerated Benefit Option in the event you become terminally ill
- Medical, travel, legal and financial assistance while traveling more than 100 miles from your home through Travel Assistance – a valuable AD&D benefit§
- Estate Planning for Special Needs Children (MetDESK).

## VOLUNTARY BENEFITS

**Accident Insurance** – coverage includes:

- Guaranteed coverage for employees, spouses and children
- No limitations on the number of accidents covered
- Same level of coverage for the entire family
- Portability (continuation of coverage)
- 7 benefit categories with over 160 different events that pay a benefit

**Critical Illness** – coverage includes:

- Illness such as cancer, stroke, heart attack, major organ transplant and kidney failure, for example.
- Lump sum payment that can be used to help cover expenses

**MetLaw** – coverage includes:

- Full service on unlimited number of legal matters
- Access to attorneys in person or by telephone

**Auto & Home** – Unique range of property and liability protection available. (May not available in all states)

- Special group discounts and payroll deduction discount may apply.

**Don't miss this special opportunity to enroll for coverage within your initial eligibility period which ends 60 days after your date of hire.**

\* Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, reductions of benefits and terms for keeping them in force. Ask your MetLife group representative for fee costs and complete details.

\*\* Maximum is subject to plan limits.

+ Life and AD&D coverage is provided under a group insurance policy (Policy Form GPNP99-S) issued to your NEBA by Metropolitan Life Insurance Company. AD&D terminates when a member's employment ceases, when a member's contributions cease or upon termination of the group contract.

++ For residents of Texas, dependent coverage cannot exceed the employee's coverage.

† Will Preparation is 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.

§ Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by the United States Fire Insurance Company, a member of the Crum & Forster group of insurers. AXA Assistance and the Crum & Forster group are not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

The information contained in this brochure is not intended to (and cannot) be used by anyone to avoid IRS penalties. This brochure supports the promotion and marketing of GVUL. You should seek advice based on your particular circumstances from an independent tax advisor. You should seek advice based on your particular circumstances from an independent tax advisor. Prospectuses for Group Variable Universal Life insurance must precede or accompany this material.

You should carefully consider the information in the prospectuses about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying funding choices. Please read the prospectuses and consider this information-

## OBTAINING ADDITIONAL INFORMATION AND ENROLLING FOR COVERAGE IS EASY.

For additional information and to enroll simply go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits). MetLife's "mybenefits" website provides the following decision-making tools that can help you make an informed choice about how much life insurance may be right for you:

- "Quick Life Insurance Calculator" – Five simple questions to help determine your life insurance needs.
- "Detailed Life Insurance Calculator" – A detailed set of questions to help you get a more precise estimate of your life insurance needs.
- "Profile" – Choose the example closest to your life situation and receive a suggestion for coverage amounts.

Once at the site you will have the option to make your insurance decisions surrounding the Basic Life and Dependent term coverage options through MetLife. After you have elected this coverage, you will have the option to elect optional GVUL insurance coverage. MyBenefits will provide you with additional information and tools to help you understand how GVUL can help you live life better today and tomorrow through additional life insurance protection and a tax-deferred investment option that you can access during your lifetime.

**For NEBA enrollment questions, contact the NSSC Customer Contact Center at 1-877-677-2123 (1-877-NSSC123). If you have any MetLife questions, contact a specialist at 1-800-GET MET8.**

carefully before investing. Product availability and features may vary by state. Policy Form No. 30037.

Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Life Insurance Company.

Prospectuses for Group Variable Universal Life insurance can be obtained by calling (800) 756-0124. You should carefully consider the information in the prospectuses about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

Cash value allocated to the variable investment options is subject to market fluctuations so that, when withdrawn or surrendered, it may be worth more or less than the amount of premiums paid.

Group Variable Universal Life insurance (GVUL) issued by Metropolitan Life Insurance Company (MLIC), New York, NY 10166, and distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA), Irvine, CA 92614. Securities, including variable products, offered through MetLife Securities, Inc. (MSI) (member FINRA/SIPC), 1095 Avenue of the Americas, New York, NY 10036. MLIC, MLIDC and MSI are MetLife companies. MetLife's standard certificate forms, available on or after 5/1/09 include: Certificate Forms G.24300(2003); G.24300A(2003); NY-G.24300-STOCK and G.24300A-STOCK. Coverage may also be provided on MetLife's previous standard Policy Forms 30037(6/96); FL-3003709(5/2005); IN-3003713(6/96); MA-3003720(6/96); MD-3003719(6/96); MN-3003722(6/96); MS-3003723(5/2005); NE-3003726(6/96); NY-3003731(5/2005); OK-3003735(6/96); OR-3003736(5/2005); PA-3003737(6/96); SC-3003739(6/96); SD-3003740(6/96); and TX-3003772(5/2005).

Group Term Life, Dependent Life and AD&D coverage are provided by Metropolitan Life Insurance Company.

## Metropolitan Life Insurance Company

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