SPOTLIGHT ON METLIFE LIFE, ACCIDENTAL DEATH & DISMEMBERMENT AND VOLUNTARY LIFE INSURANCE

AVAILABLE MAY 26, 2020 – JUNE 19, 2020

The California Faculty Association is rolling out additional insurance programs for Active members. Over the next several weeks, CFA will share information on the benefits, culminating in an open enrollment period May 26 to June 19 to sign up for the insurance.

Why is having Life and Accidental Death & Dismemberment (AD&D) insurance so important?

No one likes to think about an unexpected death or serious injury, but it is wise to be prepared. In the event of your death, loved ones will need to pay for funeral arrangements, rent or mortgage, child care or education expenses and ongoing bills. Likewise, if you have a covered accident that results in loss of speech, hearing or sight, paralysis or other losses, your family may feel the effects of reduced household income.

As of September 2019, CFA began providing complimentary MetLife Life and Accidental Death and Dismemberment (AD&D) insurance for CFA Active members at no cost.

- The complimentary life insurance provides a $2,000 benefit to loved ones in the event of the member’s death.
  - Benefits do not decrease with age
- The AD&D insurance pays up to $5,000 in benefits to the member or loved ones in the event of a member’s serious injury or death.
  - Benefits do not decrease with age
- It is important you add or update your beneficiaries for these complimentary benefits. You may add your beneficiaries online or by phone beginning May 26, 2020, even if you are not purchasing any other benefits.

Special limited time enrollment Opportunity for Voluntary Life/AD&D Insurance.
Purchase additional Voluntary Life/AD&D insurance to supplement your complimentary Life and AD&D

CFA Active Members:
- Available in increments of $25,000, up to a maximum of $500,000; benefits do not decrease with age
- **Enroll for the first time with up to $200,000 of Voluntary Life coverage with NO Medical Questions**
- **Note – this $200,000 benefit without medical questions is ONLY available if you enroll during this special enrollment window May 26, 2020 to June 19, 2020**
- If you would like an amount over $200,000 you can request additional coverage \(^1\) and complete a Statement of Health form
- Voluntary Life/AD&D are packaged together and your maximum AD&D benefit will match your maximum Voluntary Life benefit

Spouse:
- Available in increments of $5,000, up to the lesser of 50% of the member amount; benefits do not decrease with age
- **Enroll for the first time with up to $25,000 of Spouse coverage with NO Medical Questions (note only available if you enroll during this enrollment window May 26, 2020 to June 19, 2020)**
- Voluntary Life/AD&D is available to the member’s spouse if the member purchases Voluntary Life/AD&D

Dependent Child:
- Benefit of $10,000 (not to exceed Spouse Coverage, if applicable)
- **Enroll for the first time with up to $10,000 of Child(ren) coverage with NO Medical Questions (note only available if you enroll during this enrollment window May 26, 2020 to June 19, 2020)**
- Reduced benefit amounts for child(ren) under 6 months of age
- Voluntary Life/AD&D is available to the member’s dependent children if the member purchases Voluntary Life/AD&D

Life Value Added Services:
- Face-to-Face and Phone Grief Counseling
- Travel Assistance with ID Theft Solutions
- Face-to-Face or Online Will Preparation
- Funeral Planning Services
- And more

Also available exclusively to CFA Active Members (additional details on these benefits will be included in future emails):
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

CFA Complimentary Life Summary

CFA Voluntary Life Summary
LEARN MORE AND ENROLL MAY 26, 2020 – JUNE 19, 2020

Why not reserve a phone appointment today, before enrollment begins? The Benefit Coach will then call you for your appointment, explain the benefits and get you enrolled in one easy phone call.

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<th>ENROLL ONLINE BEGINNING MAY 26, 2020</th>
<th>ENROLL BY PHONE - ACT NOW FOR BEST APPOINTMENTS</th>
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<td>If you don’t have any questions, you can add your beneficiaries and enroll online May 26, 2020 – June 19, 2020. Online enrollment instructions and URL are coming May 26, 2020.</td>
<td>A Benefit Coach can help you decide and answer your questions. No need to wait - pre-schedule a phone appointment today!</td>
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| | Visit https://CFA.AppointmentNavigator.com
Open 24/7 on your smartphone/tablet/laptop/computer |
| | Or call 1-877-277-7476
Scheduling is available Mon-Fri, 6 am – 3 pm PT
Appointments available Mon-Fri, May 26, 2020 – June 19, 2020, 9 am – 6 pm PT |
| | Si desea una cita con un consejero de beneficios que hable español, avísenos cuando se conecte o llame para hacer una cita. |

1. Features may vary depending on jurisdiction.

Have questions? Contact CFA’s Susan Green at sgreen@calfac.org