

# International Longshoremens Association

## 2024 Plan Summary

Supplemental life insurance can be a cost-effective way to provide life insurance benefits and help protect your family and finances in the event something happens to you.

### Eligibility

Active members<sup>1</sup> of the International Longshoremens Association, under the age of 65 who are actively at work for at least 700 hours per year and who enroll during their initial enrollment period, their spouses/domestic partners who are able to perform normal activities<sup>2</sup>, and dependent children<sup>3</sup>.

### Maximum benefit amount

For the Member

Age	Amount
Under the age of 40	An amount from the minimum of \$25,000 up to \$250,000, in \$25,000# increments <sup>4</sup>
Ages 40-49	An amount from the minimum of \$25,000 up to \$150,000, in \$25,000# increments <sup>4</sup>
Ages 50-59	An amount from the minimum of \$25,000 up to \$100,000, in \$25,000# increments <sup>4</sup>

For the Member's Spouse/Domestic Partner

Member's Age	Amount
Under the age of 40	An amount equal to 50% of the Member's elected benefit from the minimum of \$12,500 up to \$125,000 <sup>4</sup>
Ages 40-49	An amount equal to 50% of the Member's elected benefit from the minimum of \$12,500 up to \$75,000 <sup>4</sup>
Ages 50-59	An amount equal to 50% of the Member's elected benefit from the minimum of \$12,500 up to \$50,000 <sup>4</sup>

For the Member's Dependent Children<sup>3</sup>

Child 14 days to 6 months	\$1,000
Child 6 months and older	\$10,000

Plus, if you become insured for life insurance you will automatically receive a benefit amount for accidental death and dismemberment coverage equal to your life amount.



## Additional plan benefits

Life insurance can be a critical first step in helping to ensure your family's financial wellbeing. With your supplemental term life insurance coverage, you get access to meaningful features to help you make the right decisions to manage what life may bring, at no additional cost to you.

### Valuable built-in features

#### Will Preparation Services<sup>5</sup>

Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney, from MetLife Legal Plans' network of more than 18,000 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

#### Estate Resolution Services<sup>5</sup>

Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse/domestic partner's estate. Beneficiaries can also consult an attorney, from MetLife Legal Plans' network of more than 18,000 participating attorneys, for general questions about the probate process.

#### Grief Counseling<sup>6</sup>

Provides you and your dependents up to five private counseling sessions with a professional grief counselor — per event — to help cope with a loss, no matter the circumstances, whether it's a death, an illness or divorce. Sessions may also be held over the phone.

#### Funeral Planning Assistance<sup>6</sup>

Services designed to simplify the funeral planning process for your loved ones and beneficiaries to assist them with organizing an event that will honor a loved one's life from a self-paced funeral planning guide to services such as locating funeral homes, florists, and local support groups.

#### Total Control Account<sup>®7</sup>

The Total Control Account (TCA) is a settlement option that provides your loved ones with a safe and convenient way to manage life insurance proceeds. They'll have the convenience of immediate access to any or all of their proceeds through an interest-bearing account with unlimited check-writing privileges. The Total Control Account also allows beneficiaries time to decide what to do with their proceeds.

#### Accelerated Benefits Option<sup>8</sup>

You can receive up to 80% of your supplemental term life insurance proceeds to a maximum of \$320,000 (\$160,000 for dependent spouse/domestic partners) in the event that you (or your spouse/domestic partner) become terminally ill and are diagnosed with less than 12 months<sup>9</sup> to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

#### Dignity Memorial<sup>®10</sup>

Provides discounts of up to 10% off of funeral, cremation and cemetery services, expert assistance to help guide you and your family in making confident decisions, planning services to help make final wishes easier to manage, and bereavement travel services to assist with time-sensitive travel arrangements.

## Learn More

### Is a medical exam required?

You must complete our short-form application.<sup>11</sup> This form includes only a few medical questions and asks for your height and weight. If we find no further medical information is needed upon review of your application, then you're done! It's a simplified way to apply for life insurance coverage. If you can answer no to a few medical questions, that application could be all that is needed.<sup>12</sup>

### Will this plan pay in addition to other coverage?

Yes. This plan pays in addition to any other insurance coverage you have.

1. You must be a member in good standing of the International Longshoremen's Association to qualify for this insurance plan.
2. Normal activities means that you are able to perform the normal activities of a person of like age and sex, with like occupation or retired status.
3. Refers to your unmarried, dependent children from 14-days-old through age 26.
4. Coverage reduces at age 60 (member's age) to 50% of the face value amount before terminating at age 70.
5. Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., 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. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. 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.
6. Grief Counseling and Funeral Planning Assistance are provided through an agreement with LifeWorks US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred.]
7. Subject to state law, and/or group policyholder direction, the Total Control Account (TCA) is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs.
8. The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.
9. Life expectancy guidelines can vary based on state regulations.
10. Services and discounts are provided through a member of the Dignity Memorial Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. Not approved for group policies situated in AK, FL, KY, MT, ND, NY, and WA. If the group policy is issued in an approved state, the discount is available for services offered in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only.
11. You must be actively at work and your spouse/domestic partner must be performing normal activities for coverage to become effective.

12. If answers to medical questions are unfavorable, then full underwriting may be required, and coverage is subject to approval of insurer.

In some cases, a medical exam may be required (at no cost to you). When you apply, simply answer the health questions. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience. Even if you have a health condition, you still may qualify.

Coverage may not be available in all states. Please contact Selman & Company, your plan administrator at 1-800-928-6421 for more information.

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