



Your Options — At a Glance

Ohio Carpenters Health and Welfare Fund is always looking for ways to improve your benefits plan and wants you to have the opportunity to receive the life coverage that meets your individual needs at a price you can afford. Getting the income protection needed to guard against life's uncertainties shouldn't be difficult. That's why Ohio Carpenters Health and Welfare Fund is offering you a life benefits plan from MetLife®, a leader in group life insurance. This coverage is designed to provide your family with a financial foundation that you can build upon. You have the opportunity to benefit from all that MetLife offers, including:

- ◆ Basic Life Insurance

BASIC LIFE INSURANCE

Protecting your family's future is no doubt one of your highest priorities. One way to help achieve this goal is through life insurance. That's why your employer provides you with a valuable *Basic Life insurance* plan.

What benefits are available?

Your employer has chosen to provide you with *Basic Life insurance* coverage in the amount of \$1,500 for retirees age 65 and over.

What are the Basic Life insurance features and services?

- ◆ Conversion

For more information, please refer to the **Product Features and Services** section.

Frequently Asked Questions

Q. Who is eligible for coverage?

A. To be eligible for Life Insurance coverage you must meet the eligibility requirements of the Ohio Carpenters Health and Welfare Fund as a retired employee age 65 and over.

Q. Who can be a designated beneficiary(ies)?

A. You can select any beneficiary(ies) other than your employer, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary.

Product Features and Services

- **Conversion** – Should this life insurance coverage terminate, you may convert it to a MetLife individual permanent policy under certain circumstances. This coverage will be available without you having to provide medical evidence of insurability.

If you have questions about the options that are available to you or how to enroll, contact your benefits administrator.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and Ohio Carpenters Health and Welfare Fund. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator.

All claims for benefits under the Life and/or Accidental Death and Dismemberment insurance must be filed through the Ohio Carpenters Health and Welfare Fund's Fund Office on forms which will be provided to you upon request. If a claim for benefits is denied in whole or in part, appeals of that denial must be processed through MetLife. A copy of the MetLife booklet certificate including the Appeals Procedure is also available upon request to the Fund Office.