

Air Force Insurance Fund

Basic Life with AD&D and Supplemental Life FAQs

Question: Where can I find information regarding the available benefits through MetLife that are offered to eligible Air Force (NAF) employees?

Answer: Coverage information can be found on the Air Force (NAF) Benefits website at <https://metlife.com/airforce>.

Question: Who is eligible to enroll?

Answer: Full-time and part-time United States civilian employees paid on the United States dollar payroll and off-duty United States military persons holding a regular appointments and whose basic annual earnings are equal to or less than \$48,000 or basic annual earnings are more than \$48,000 are eligible to participate in the available Air Force (NAF) benefits through MetLife.

The Air Force (NAF) defines part-time employees as those who work a minimum of 20 hours per week.

Question: Why are Life and Accidental Death & Dismemberment (AD&D) insurance important?

Answer: To protect your family and finances in the event something happens to you. For many people this coverage helps ensure that if something unforeseen should happen, short-and long-term financial obligations could be met. If you have a spouse, domestic partner, and/or children, they may rely on you to help keep the household running. It's important to take steps to make sure your family would be financially prepared if you were no longer there to handle expenses like: mortgage or rent payments, utilities, insurance premiums, child care/education fees, transportation, credit card bills, etc.

AD&D can provide financial security should a sudden accident take your life or cause you a serious loss or harm. This coverage complements your life insurance coverage and helps protect you 24 hours a day, 365 days a year.

Question: How much life insurance do I need?

Answer: Keep in mind that insurance needs change as your life changes — for example, getting married, starting a family, or purchasing a home. Many people are surprised to learn that they don't have enough life insurance to cover the expenses their loved ones may face. MetLife offers a simple tool to determine the amount of coverage you need now. Visit the Air Force (NAF) Benefits website at <https://metlife.com/airforce> to click on the Life Insurance Calculator to determine your needs in minutes.

Question: How much does a MetLife insurance plan cost?

Answer: MetLife has designed the Air Force (NAF) group life insurance plans to be an economical way for you to provide for your family. Rates can be obtained and reviewed with your HR Authorized Representative.

Question: How do I pay for my coverage?

Answer: Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Question: How are claims paid?

Answer: Tax-free proceeds are paid in a lump-sum to the beneficiary(ies) you choose.

Enrollment FAQs

Question: When am I eligible to enroll in Basic Life with AD&D and Supplemental Life benefits?

Answer: Employees can enroll in Basic Life with AD&D and Supplemental Life benefits within 30 days of initial eligibility without medical underwriting. If enrolling outside the 30 days, Employees can enroll answering limited medical questions for all elections.

Question: How do I enroll in the benefits?

Answer: Visit <https://metlife.com/airforce> to review all plan and benefit information. All enrollment and associated forms are available to be printed. Then, contact your HR Authorized Representative to review the benefits and cost, as well as to complete/return your enrollment form.

Supplemental Life FAQs

Question: Am I able to enroll just my Spouse and Children in the Supplemental Life benefits?

Answer: In order to enroll for Supplemental Life Insurance coverage, the Employee must be enrolled in Basic Life with AD&D coverage.

Question: What is the dependent child age limit for Supplemental Life coverage?

Answer: Your dependent children (including legally adopted children, children under legal guardianship, and grandchildren) are eligible for coverage from 15 days old up to age 25. Age limits do not apply to a child who is disabled by a mental or physical handicap to the extent the child is economically dependent on the eligible employee.

Question: I just got married. Am I able to enroll my Dependent Spouse/Domestic Partner for Supplemental Life coverage?

Answer: If enrolling or making a change to coverage within 30 days due to a qualifying event, Dependents can enroll without medical underwriting. If outside 30 days, each Dependent can enroll by answering limited medical questions for all elections.

Question: When I Retire, am I able to Continue my coverage into Retirement?

Answer: Yes. Upon retirement, you will need to elect continuance of your coverage and arrange payment with your HR Authorized Representative.

Like most group insurance policies, MetLife group life insurance policies contain certain exclusions, limitations, reductions of benefits and term for coverage. Any such exclusions, reductions or limitations will be described in the life insurance certificate, the terms of which govern MetLifes provision of coverage.

MetLife

Metropolitan Life Insurance Company

200 Park Avenue

New York, NY 10166

www.metlife.com

L1016482074[exp1217]

[All States][DC, GU, MP, PR, VI]

© 2016 METLIFE, INC.

PEANUTS © 2016 Peanuts Worldwide LLC