

**MetLife Group Insurance Coverage
(Converted from John Hancock 5/1/2004)**

Policy holder: The Ohio State Highway Patrol (OSHP)

Term Life Group Policy Number: 109922-G

All terms and conditions of the Policy's guidelines are controlled by a contract of insurance between the Policy holder (OSHP) and MetLife. This is a continuation of the policy through OSHP.

Coverage is determined by your premium amount and age. Some coverage amounts may have been amended since your retirement.

The following schedule shows the benefits under the Group Policy. You and/or your dependents will be insured for the benefits as follows:

If you retired **prior to July 1, 1992**, your Option Life Insurance will be:

Coverage Amount			Premium Amount
Self	Spouse	Children (under age 19)	Monthly
\$ 7,500	\$ 2,500	\$ 1,000	\$ 3.10
\$ 7,500	none	none	\$ 2.10

If you retire prior to age 55, your Optional Life Insurance will continue in full at \$125,000.00. Your coverage will decrease at the ages of 55 and 60 (see boxes below).

Current age 55 (less than 60): Retired after June 30, 1992 your Option Life Insurance will be:

Coverage Amount			Premium Amount
Self	Spouse	Children (under age 19)	Monthly
\$ 75,000	\$ 5,000	\$ 1,000	\$ 17.00
\$ 75,000	none	none	\$ 12.00

Current age 60 or older: Retired between July 1, 1992 and April 30, 2016, your Optional Life Insurance will be:

Coverage Amount			Premium Amount
Self	Spouse	Children (under age 19)	Monthly
\$ 10,000	\$ 5,000	\$ 1,000	\$ 17.00
\$ 10,000	none	none	\$ 12.00

Current age 60 or older: Retired on or after May 1, 2016, your Optional Life Insurance coverage will be:

Coverage Amount			Premium Amount
Self	Spouse	Children (under age 19)	Monthly
\$ 15,000	\$ 5,000	\$ 1,000	\$ 17.00
\$ 15,000	none	none	\$ 12.00

IMPORTANT: Continue to back for detailed plan information.

Spouse dependent coverage eligibility: Spouse must have been your lawful spouse and covered while you were an active employee of OSHP.

Children(s) dependent coverage eligibility: If you had dependent coverage while active with OSHP, coverage would continue if: under age 19, unmarried, supported by you and not employed on a full-time basis **or** under age 23 if a full-time student at an accredited school, college, or university.

Spouse and Children(s) coverage ends upon the retirees' death.

Change your family premium amount to a single premium amount by contacting HPRS if the following apply:

- *Consider changing your beneficiary if you are divorced.*
- *If your spouse is deceased.*
- *Children are no longer eligible.*

Ex-spouse rights:

Under the Ohio State Highway Patrol and under Ohio rules, the ex-spouse rights as a beneficiary are nullified. The enrollee would have had to re-designate the ex-spouse post-divorce to have them remain as beneficiary.

Beneficiary Designation: To update your beneficiary, you may request a form by calling HPRS or visit HPRS website. Go to www.ohprs.org click on *Members>Health Care* and scroll to bottom click on *Life Insurance*. The form must be completed with no errors.

Claim Filing Instructions: To receive Life Insurance Benefits, you may request the form by calling HPRS or visit HPRS website, at www.ohprs.org, click *Members>Health Care* and scroll to bottom click on *Life Insurance*. Each beneficiary must complete a "Claimant's Statement". Complete the statement, return with a certified copy of the death certificate and if a child includes certified copy of birth certificate and submit to HPRS. The claim will be processed for you and payment should be paid in approximately eight (8) weeks from receipt of the death certificate. If the amount payable is \$10,000 or more, a Total Control Account will be established. You will be able to access all or part of the insurance proceeds at any time, by writing a check from the Total Control Account.

Cancellation of Policy: To cancel coverage for MetLife Group Life Insurance the retiree must submit a letter to Highway Patrol Retirement System (HPRS) requesting to cancel coverage. The letter must include the effective month of cancellation and signature of the retiree. Once the policy is cancelled it may not be re-activated.

Questions/Other services:

Contact Jessie Scalley at the Ohio State Highway Patrol, 614.466.3017 or jscalley@dps.ohio.gov.

- *If you are disabled and unable to do work of any kind, you may be eligible for a waiver of premiums.*
- *A disabled child who is physically handicap or has mental illness and has been handicapped continuously since a date before the child reached the limiting age (19 or 23) as defined under "Children(s) dependent coverage eligibility".*
- *At age 55, MetLife offers the option to convert to an individual policy.*