



Life isn't one-size-fits-all. Neither is life insurance coverage.

APPLY NOW

Enrollment is now open through October 25, 2023

Dear PGCPS employee,

The life you're building with your family is special, and you want it to continue should anything happen to you. This year, you have a special opportunity to apply for additional life insurance by answering just five health questions.¹ Your MetLife Optional Term Life Insurance annual enrollment period has officially begun and continues through October 25, 2023.



Did you know?

Optional term life insurance provides a designated beneficiary with tax-free payments. These payments can help cover everything from a mortgage or rent to childcare costs, credit card bills or even utilities.

[Learn more >](#)

Ready to apply?

Apply for or apply to increase Optional Life coverage by answering five health questions.¹

Your application for coverage will be sent by MetLife in late November. Please be on the lookout and follow instructions in the email.

[Apply now >](#)



Coverage that fits and more

Did you know your coverage also includes a comprehensive suite of services such as Will Preparation and Estate Resolution Services?²

[Learn more >](#)

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For more details on how cost-effective extra coverage can be, click the button below.

APPLY NOW

Questions? Call PGCPS Benefit Services at 301-952-6600

1. All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

2. Included with Optional Life Insurance. Will Preparation and 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 General Insurance Company, Warwick, Rhode Island. For New York situated or principally located 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 with the trusts 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.

Nothing in these materials is intended to be advice for any particular situation or individual. Please consult with your own advisors for such advice. Like most group life insurance policies, MetLife insurance policies have certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.