



## Benefits Options Through NEBA For NASA Civil Service Permanent Employees

Getting the life insurance protection to meet your family's changing needs shouldn't be difficult. That's why NASA/NEBA offers coverage options to allow you to select the option that best meets your needs. The plan has outstanding features like Will Preparation Services, easy enrollment, affordable group rates and the convenience of payroll deduction.

### Determining the Coverage That is Right for You

Life is full of changes. The life insurance coverage you had just two or three years ago may no longer be the right amount to meet your needs now. Perhaps you recently married, had a baby, bought a new home or have begun sending your children off to college. Whatever the change, you may be surprised by how much your life insurance needs change. You can find out how much life insurance is right for you by accessing the life insurance calculator at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

### Plan Highlights

Through NEBA, NASA civil service permanent employees have the option of electing Basic Life and Accidental Death & Dismemberment (AD&D) coverage through Metropolitan Life Insurance Company. Basic Life coverage pays a benefit for death as a result of any cause (except suicide during the first two years of coverage). When you elect Basic life coverage, you will automatically receive AD&D coverage. AD&D coverage pays a benefit for death as a result of a covered accident or serious injury.

### Employee Basic Life and Accidental Death and Dismemberment (AD&D) Insurance Coverage Options\*

Coverage	Amount
Basic Life	1 times your base annual salary, not to exceed the \$100,000 plan maximum*
AD&D	2 times your base annual salary, not to exceed the \$200,000 plan maximum

### Spouse/Child Dependent Life Insurance Coverage Options\*\*

If you elect Basic Life Insurance coverage, you will also have the option to elect Dependent Life Insurance Coverage for your spouse and child(ren), which can further help to protect your family.

Dependent	Amount
Spouse Coverage	Flat amounts of \$10,000, \$15,000, \$20,000, \$25,000 or \$50,000 maximum spouse coverage. Coverage can not exceed 50% of employee life coverage.
Child(ren) Coverage	\$10,000/flat amount

### Paragon Group Variable Universal Life (GVUL) – Optional Life Insurance Coverage

If you elect Basic Life Insurance coverage, you will also have the option to elect optional supplemental coverage – Paragon GVUL provided by Paragon Life Insurance Company, a MetLife company.

Coverage	Amount
Optional Life	1/2 to 8 times your base annual salary (half multiples) not to exceed the \$2,000,000 plan maximum. Minimum coverage is \$25,000.

In addition to offering you enhanced life insurance protection, Paragon GVUL offers you the ability to participate in a tax-advantaged investment option that you can use to help address expenses during your lifetime such as education, medical and retirement. This option offers you the potential for tax-deferred growth among a diverse selection of investment options. Please see the enclosed brochure for more details.

NEBA



MetLife®

## Additional Options and Features

Besides offering you life insurance protection, there are additional options and features for participants, including;

- Affordable group rates and convenient payroll deduction
- Will Preparation Service for you and your spouse at no charge†
- Uninterrupted coverage if you leave NASA or retire
- Advanced benefit payment option in case of terminal illness
- Premiums paid if you become disabled and unable to work
- Medical, travel, legal and financial assistance while traveling more than 100 miles from your home through TravelAssistance – an exclusive AD&D benefit§

## Obtaining Additional Information and Enrolling for Coverage is Easy.

For additional information and to enroll simply go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

MetLife's "mybenefits" website provides the following decision-making tools that can help you make an informed choice about how much life insurance is right for you:

- "Quick Life Insurance Calculator" – Five simple questions to help determine your life insurance needs.
- "Detailed Life Insurance Calculator" – A detailed set of questions to get a more precise estimate of your life insurance needs.
- "Profile" – Choose the example closest to your life situation and receive a recommendation for coverage.

Once at the site you will have the option to make your insurance decisions surrounding the Basic Life and Dependent term coverage options through MetLife. After you have elected this coverage, you will have the option to elect optional supplemental life insurance coverage through Paragon Life, a MetLife company - simply by clicking the link to the Paragon GVUL enrollment site. This site will provide you with additional information and tools to help you understand how Paragon GVUL can help you live life better today *and* tomorrow through additional life insurance protection and a tax-advantaged investment option that you can access during your lifetime.

If you have any questions or need enrollment assistance, contact an enrollment specialist at **1-800-846-0124**.

*Don't miss this special opportunity to enroll for coverage within your initial eligibility period which ends 31 days after your date of hire.*

\* Under Texas law, a Texas resident's total group life insurance may not exceed the greater of 7 times annual salary or \$250,000. Maximum is subject to plan limits.

+ Life and AD&D coverage is provided under a group insurance policy (Policy Form GPNP99-S) issued to your employer by MetLife. AD&D terminates when an employee's employment ceases, when an employee's contributions cease or upon termination of the group contract.

++ For residents of Texas, dependent coverage cannot exceed the employee's coverage.

† Will Preparation is provided by Hyatt 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. Will Preparation is subject to approval in certain states.

§ Travel assistance services are provided by AXA Assistance USA, Inc., which is solely responsible for the services. AXA Assistance USA, Inc. is not affiliated with MetLife and the services provided are not part of the insurance coverage provided by MetLife.

Prospectuses for Paragon Group Variable Universal Life insurance and for the investment portfolios offered thereunder, can be obtained by calling the Paragon branch office of MetLife Investors Distribution Company at (800) 685-0124. The prospectuses contain information about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state.

All product guarantees are based on the financial strength and claims-paying ability of Paragon Life Insurance Company. Securities are underwritten and distributed through MetLife Investors Distribution Company. Paragon and MetLife Investors Distribution Company are MetLife® companies. Policy Form No. 30037.

Group Term Life, Dependent Life and AD&D coverage are provided by Metropolitan Life Insurance Company.

**have you met life today?®**

**MetLife®**

**Metropolitan Life Insurance Company**  
200 Park Avenue  
New York, NY 10166  
[www.metlife.com](http://www.metlife.com)