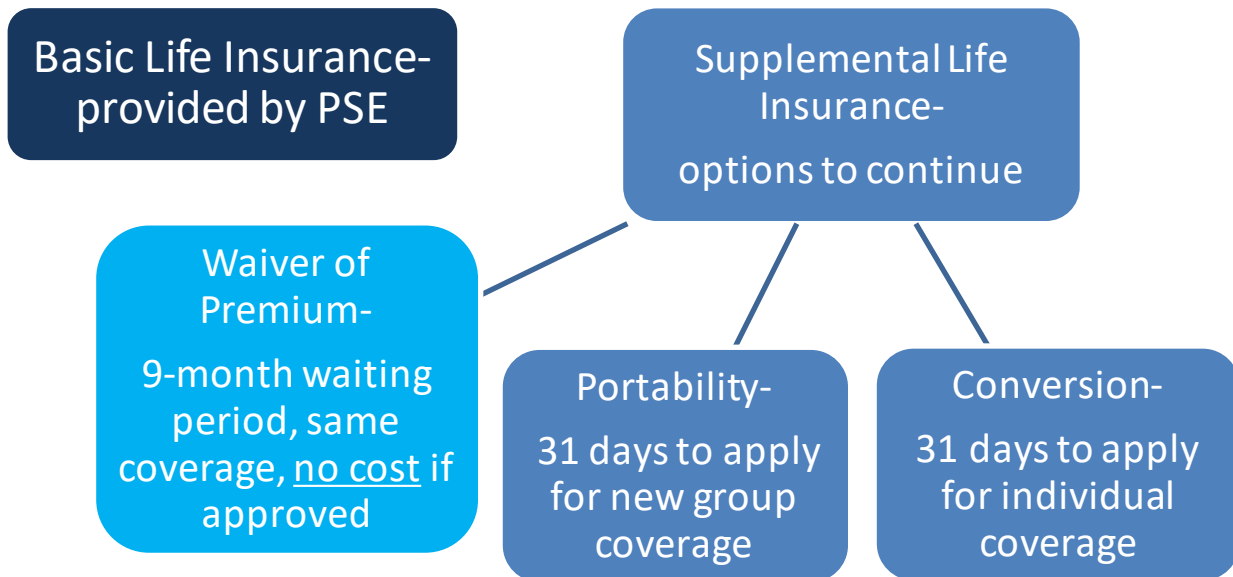


Continued Life Insurance During Long Term Disability (LTD)

Basic Life: PSE will continue to provide Basic Life Insurance of 1x your salary for a limited time during LTD.

Supplemental Life: If you were paying for Supplemental Life Insurance as an active employee, this coverage will end at the time you are approved for LTD and transition to inactive employment status. However, you have options to continue this coverage (outlined below), one of which is at no cost to you during disability.

- **Waiver of Premium** – If disabled before age 65, a waiver claim is automatically started by MetLife. **No action is required on your part.** If approved, your current coverage continues up to age 70 at **no cost.** (Note, waiver claims are reviewed against different criteria than LTD; approval is not guaranteed.) MetLife will contact you (within 45 days after a 9-month waiting period following your date of disability) with a claim determination or if additional information is needed. The MetLife waiver team can be reached at premiumwaiver@metlife.com or 1-800-300-4296, prompt 3, then prompt 2.
- **Portability or Conversion** – While the waiver claim is pending, you will also receive info from MetLife to apply to continue coverage at your cost with no medical underwriting via portability (group coverage, typically lower cost) or conversion (individual policy). Purchasing this coverage can serve as a safeguard in the event your waiver is denied or you pass away before the waiver is approved. You have to take action for this coverage and have a limited time to apply. See below for additional info.



Portability: When you “port” group coverage, you can continue your group term life coverage without a medical exam. You can also purchase more coverage or apply for preferred rates by answering medical questions. Once you port your coverage, you are covered under a new group policy. You have 31 days from the date your active coverage ends to enroll (extended if the MetLife notice is delayed). To speak with a MetLife representative regarding Portability, call 1-888-252-3607.

Conversion: When you “convert” group coverage, your coverage ends and you can start an individual life insurance policy in the same or a lesser amount. MetLife will issue an individual policy without a medical examination, as long as you complete the required forms and pay the premium within the application period. You have 31 days from the date your active coverage ends to apply (extended if the MetLife notice is delayed). For questions or to apply for conversion, call 1-877-275-6387 to speak to a Financial Rep.