Do you have family members who depend on you financially—spouse, kids, elderly parents?

PG&E’s expanded life and accident coverage options can help you better protect your family’s financial health. The more people who depend on you, the more coverage you may need.

Here’s what’s happening:

Starting this fall, you’ll be able to enroll or change your coverage directly through MetLife, which will take over full administration of our life and accident benefits in 2013.

Watch for information from MetLife at your home address in October. Coverage changes will be effective January 1, 2013.

- **Free coverage**: PG&E will continue to provide $10,000 of Basic Life insurance coverage and will add new Basic Accidental Death & Dismemberment (AD&D) coverage of $10,000—all at no cost to you.

- **Lower Supplemental Life Rates**: Starting January 1, 2013, your Supplemental Life rates will be 20% lower than the current rates, and the amounts you pay for life and accident coverage will be deducted from your paycheck after taxes have been calculated. Paying for coverage after taxes gives you the flexibility to enroll or change coverage anytime, not just during Open Enrollment.
If You Don’t Enroll

Like what you have? No need to enroll.

If you don’t enroll during MetLife’s special enrollment period:

- You’ll keep your current coverage, plus
- You’ll automatically get the new Basic AD&D effective January 1, 2013.

- **New choices:** You can apply for additional coverage at favorable rates through MetLife. Your choices include:
  - **Supplemental Life** of up to six times your base pay (maximum $4 million)
  - **Dependent Life** of up to $100,000 for your spouse or registered domestic partner and up to $25,000 for your children (limited to 50% of your total Basic and Supplemental employee coverage)
  - **Voluntary AD&D (VAD&D)** coverage of up to six times your base pay for you only or for you and your dependents (maximum $4 million)
  - **Your PG&E-paid Basic Life and Basic AD&D coverage will be combined with your elected coverage** to show the total value. For example, $10,000 Basic Life plus $50,000 Supplemental Life will show as $60,000 total life insurance coverage.

Enroll or Change Anytime

Starting January 1, 2013, you can enroll in or change life and accident coverage anytime, for any reason, directly through MetLife. You and your doctor may need to fill out a long Statement of Health form to request some Supplemental Life changes.

*Watch for information from MetLife at your home address in October.*