

Annual Enrollment for NASA Employees Benefit Association (NEBA) Life Insurance and Voluntary Programs (October 3, 2016 – December 16, 2016)

This notice is to inform you of the NASA Employees Benefit Association (NEBA) Life Insurance and Voluntary Programs Annual Enrollment and program changes. NASA civil service employees and military detailees are eligible for enrollment in NEBA.

What's changing?

- Effective January 1, 2017, the Basic Term Life rates are being reduced by approximately 10%.
- Effective January 1, 2017, the Basic Life plan will be changing to 1 times annual earnings up to \$500,000.
- Existing participating members may elect to keep the current election capped at \$100,000, or enroll in the new plan with the increased maximum benefit up to \$500,000.

Note: If you choose to keep the current plan, future elections into the new plan will require a paper application and full medical underwriting by MetLife.

Why take action now?

- Fewer health questions to answer¹.
- Face-to-Face Will Preparation and Estate Resolution Services, included at no additional cost².
- Flexible coverage options available.
- Convenience of payroll-deducted premium payments.

As NEBA begins its 65th year of service to the NASA workforce (including the years prior to NASA as National Advisory Committee for Aeronautics (NACA)), we are pleased to announce a special enrollment period for both group life insurance programs and Voluntary Programs which are underwritten by MetLife.

Life Insurance:

- Enrollment approval is subject to MetLife's review of your responses to the limited underwriting medical questionnaire.
- Life insurance coverage for you of up to 9 times your salary.
- Same coverage and rates for astronauts, pilots, and aircrew.
- Spouse and Domestic Partner coverage options available.
- Accidental Death and Dismemberment (AD&D) coverage at twice Basic coverage amount.
- Convenient bi-weekly payroll deductions; online account access.
- Amounts over \$500,000 may require additional underwriting.
- Investment opportunities also available for enrollment.

Additional membership features provided at no additional charge for Basic life insurance policy holders:

- Will Preparation services for you and your spouse through a Hyatt Legal Plans' network attorney.
- Financial Planning Advice for families of special needs dependents through MetDesk.
- MetLife Retirewise financial planning seminars offering comprehensive retirement education, scheduled through your Center NEBA representative.
- Estate Resolution Services for legal assistance for beneficiaries to resolve an estate through Hyatt Legal Services.
- Travel Assistance services including Identity Theft Solutions, medical assistance, lost luggage claims, and general travel information.

Note: The dependent age for NEBA is 22 regardless of student status, except for Critical Illness and Group Accident coverage which remains at age 26. Current members are requested to remove dependents who no longer qualify at www.mybenefits.metlife.com.

Additional voluntary and health programs available only during Annual Enrollment:

NEBA Basic life insurance coverage is not required for enrollment in these programs.

- **MetLaw** - Provides access to Hyatt Legal Plans' network attorneys across the U.S. for assistance with a wide range of issues including identity theft, real estate, and finance.
- **Critical Illness Insurance** - Complements traditional medical and disability insurance coverage and can help you alleviate some of the financial burden if you experience certain critical illnesses.
- **Supplemental/Voluntary AD&D** - Up to \$500,000 coverage.
- **Group Accident Insurance** - Provides direct payment to you for more than 150 covered events. Payments can be used as you see fit.

Additional financial program available at any time:

NEBA Basic life insurance coverage is not required for enrollment in this program.

- **Auto and Home Insurance** - Competitive group rates and special discounts based on your years of NASA service.

Existing NEBA Members:

If you are currently enrolled, your participation will continue. To take advantage of this special enrollment period, you may adjust your coverage or enroll in voluntary benefits online by visiting: www.mybenefits.metlife.com. When you register, please select NASA as your employer, and enter your NASA Universal Uniform Personal Identification Code (UUPIC) as your employee ID.

Note: The UUPIC is an ID number NASA uses in place of a Social Security Number. To find your UUPIC through the NASA Enterprise Directory (NED), visit: <https://id.nasa.gov>. Your UUPIC information is listed under the **IT Information** section.

If you are a NASA Military Detailee and wish to make changes, please contact MetLife, and identify yourself as a Military Detailee. Please contact MetLife at the following numbers, depending on the coverage you are changing:

MetLife Basic Life Help Desk (Basic/Dependent Life, Personal/Voluntary AD&D): 1-866-492-6983

MetLife Optional Coverage (Optional Life): 1-800-756-0124

MetLife Voluntary Benefits (Critical Illness/Auto & Home/Hyatt Legal/Accident): 1-800-438-6388

New NEBA Enrollees:

Enrollment in NEBA life insurance or voluntary benefits is an online process that begins in the **About Me** section of the NASA Human Resources Portal. Your privacy is very important; therefore, you must give permission to release information about you to the NEBA underwriter, MetLife.

1. To “opt-in,” please visit the **My NEBA Insurance** page on the **NASA Human Resources Portal** at <https://hr.nasa.gov/about-me/my-neba-insurance>. Scroll to the **TO ENROLL IN NEBA COVERAGE** section, and follow the instructions.
2. Your eligibility information will be submitted to MetLife within 10 days. After this date, you can visit: www.mybenefits.metlife.com. To register, enter NASA as your employer, and begin the MetLife online enrollment process. When you register, please enter your NASA UUPIC as your employee ID.

If you are a NASA Military Detailee, please contact the MetLife Help Desk at 1-866-492-6983. Identify yourself as a Military Detailee. Then, request a NEBA application package, and submit the documentation as directed.

Helpful Videos and Additional Information:

- **Registering:** The NSSC also provides videos that will assist you in registering for NEBA. To view these videos, please visit: <http://neba.nasa.gov>, then in the left navigation pane, click the **Enrollment Help** button.
- **Password Reset or Registering Help:** If you need a password reset or have an issue registering, please call MetLife Webtech at 1-877-963-8932, Monday through Friday 8:00 a.m. – 8:00 p.m. Eastern Time (ET).
- **Enrollment:** For assistance with the enrollment process, please call the NSSC Customer Contact Center at 1-877-677-2123 or (1-877-NSSC123). Please note that the process of enrolling in NEBA coverage may take a number of weeks depending upon your requested coverage, responses, and the MetLife underwriting process.
- **Web Navigation Questions:** If you have questions while navigating the Web, such as “Where do I enter my spouse’s information?” please call the MetLife call center at 1-866-492-6983, Monday through Friday 8:00 a.m. – 11:00 p.m. ET.
- **General:** For more information, please visit the NEBA Web site at: <http://neba.nasa.gov>.

Note: NEBA was established in 1952 and exists for the sole purpose of providing low cost, high quality life insurance for you, the NASA employee or military detailee. Since NEBA is a not-for-profit organization, which is self-funded and is controlled by your fellow NASA employees, you receive the maximum amount of coverage for your premium dollar. Currently, NEBA has over 9,000 NASA employees and dependents enrolled with more than 1 billion dollars of coverage.

¹Your application is subject to review and approval by MetLife based upon its underwriting rules.

²Will Preparation Services and Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, Will Preparation Services and Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI. These services are provided at no additional cost to those who purchase Supplemental Life Insurance only. 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 involving statutory benefits; will contests 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.

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For questions concerning this notice, contact:
NASA Shared Services Center (NSSC) Customer Contact Center
1-877-677-2123 (1-877-NSSC123) nssc-contactcenter@nasa.gov