



Association for Habilitation and Residential Care



AHRC Suffolk's Group Life Insurance Program

What is the Group Life Insurance Program?

As you know, due to their disability, life insurance is not available to our intellectually and developmentally disabled adults. In view of this, we have arranged with Metropolitan Life Insurance Company to bring program individuals into a Group Life Insurance Plan.

Who is Eligible?

All program individuals in any of AHRC Suffolk's programs, with the exception of Supported Employment. Individuals must be 17 years of age and older.

Type of Coverage:

This is a Basic Life policy. The policy provides you with Basic Life insurance coverage in the flat amount of \$10,000 for those who have AHRC Suffolk as their Guardian and \$7,500 for all other individuals. These benefits reduce at age 65 by 50%.

Features:

This insurance offering from MetLife comes with a variety of added features that can provide assistance to you and your family members today and during a difficult time.

Conversion:

For those who wish to have more permanent coverage

****You can generally convert your Group Term Life insurance benefits to an Individual Whole Life insurance policy if your coverage terminates in whole or in part due to your retirement or termination from the agency. Conversion is available on all Group Life insurance coverages.****

MetLife Advice for Beneficiaries – Delivering the Promise:

For support and guidance when beneficiaries need it most

MetLife Advice for Beneficiaries – Delivering the Promise is a service designed to provide beneficiaries with the support and assistance they need during an especially difficult time. Services include assistance filing life insurance claims and consultation to help with the details and questions that arise upon the loss of a loved one.



Who Can Be a Designated Beneficiary?

You can select any beneficiary(ies) and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary.

Please contact Barbara Cruet at (631) 585-0100 ext. 268 or e-mail bcruet@suffahrc.org for an enrollment form and any questions.

We're Social. Follow us!
www.ahrcsuffolk.org

