

Supplemental Term Life Insurance



MetLife Insurance Company- For all active, full-time employees working at least 30 hours per week

Build Your Benefit With MetLife's Supplemental Term Life insurance, your employer gives you the opportunity to buy valuable life insurance coverage for yourself, your spouse and your dependent children -- all at affordable group rates.

	Employee	Spouse & Child	
		Spouse ¹	Child
Life Coverage: provides a benefit in the event of death Schedules:	Increments of \$10,000	Increments of \$5,000	Flat Amount: \$1,000, \$10,000
Non-Medical Maximum	\$150,000	\$25,000	\$10,000
Overall Benefit Maximum	The lesser of 5 times Your Basic Annual Earnings, or \$500,000	\$250,000	\$10,000
AD&D Coverage: provides a benefit in the event of death or dismemberment resulting from a covered accident Schedules:	Yes (benefit amount is same as Supplemental Term Life coverage)	Yes (benefit amount is same as Supplemental Term Life coverage)	Yes (benefit amount is same as Supplemental Term Life coverage)
AD&D Maximum	Maximum amount is same as Supplemental Term Life coverage	Maximum amount is same as Supplemental Term Life coverage	Maximum amount is same as Supplemental Term Life coverage
Employee Contribution	100%	100%	100%

Any purchase or increase in benefits, which does not take place within 31 days of employee's or dependent's eligibility effective date is subject to evidence of insurability. Coverage is subject to the approval of MetLife.

To request coverage:

1. Choose the amount of employee coverage that you want to buy.
2. Look up the premium costs for your age group for the coverage amount you are selecting on the chart below.
3. Choose the amount of coverage you want to buy for your spouse. Again, find the premium costs on the chart below.
4. Choose the amount of coverage you want to buy for your dependent children. The premium costs for each coverage option are shown below.
5. Fill in the enrollment form with the amounts of coverage you are selecting. (To request coverage over the non-medical maximum, please see your Human Resources representative for a medical questionnaire that you will need to complete.) Remember, you must purchase coverage for yourself in order to purchase coverage for your spouse or children.

Supplemental Term Life Insurance- Rates

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Employee Age	Monthly Premium For: Employee Coverage					
	\$1,000	\$10,000	\$20,000	\$40,000	\$50,000	\$100,000
Under 30	\$0.09	\$0.90	\$1.80	\$3.60	\$4.50	\$9.00
30-34	\$0.12	\$1.20	\$2.40	\$4.80	\$6.00	\$12.00
35-39	\$0.14	\$1.40	\$2.80	\$5.60	\$7.00	\$14.00
40-44	\$0.17	\$1.70	\$3.40	\$6.80	\$8.50	\$17.00
45-49	\$0.24	\$2.40	\$4.80	\$9.60	\$12.00	\$24.00
50-54	\$0.37	\$3.70	\$7.40	\$14.80	\$18.50	\$37.00
55-59	\$0.69	\$6.90	\$13.80	\$27.60	\$34.50	\$69.00
60-64	\$0.88	\$8.80	\$17.60	\$35.20	\$44.00	\$88.00
65-69	\$1.58	\$15.80	\$31.60	\$63.20	\$79.00	\$158.00
70+	\$2.54	\$25.40	\$50.80	\$101.60	\$127.00	\$254.00

For: Dependent Child Coverage	
\$1,000	\$0.40
\$10,000	\$4.04

Employee Age	Monthly Premium For: Spouse Coverage					
	\$1,000	\$10,000	\$20,000	\$40,000	\$50,000	\$100,000
Under 30	\$0.08	\$0.80	\$1.60	\$3.20	\$4.00	\$8.00
30-34	\$0.09	\$0.90	\$1.80	\$3.60	\$4.50	\$9.00
35-39	\$0.11	\$1.10	\$2.20	\$4.40	\$5.50	\$11.00
40-44	\$0.13	\$1.30	\$2.60	\$5.20	\$6.50	\$13.00
45-49	\$0.18	\$1.80	\$3.60	\$7.20	\$9.00	\$18.00
50-54	\$0.31	\$3.10	\$6.20	\$12.40	\$15.50	\$31.00
55-59	\$0.48	\$4.80	\$9.60	\$19.20	\$24.00	\$48.00
60-64	\$0.83	\$8.30	\$16.60	\$33.20	\$41.50	\$83.00
65-69	\$1.42	\$14.20	\$28.40	\$56.80	\$71.00	\$142.00
70+	\$2.23	\$22.30	\$44.60	\$89.20	\$111.50	\$223.00

Due to rounding, your actual payroll deduction amount may vary slightly.