

Voluntary Supplemental Life and AD&D: *MetLife*

Benefits Payable			
	Employee Life Benefits	Spouse Life Benefits	Child Life Benefits
Benefit Amount	You may choose to purchase benefits in increments of \$10,000	You may choose to purchase benefits in increments of \$5,000	Flat Amount <ul style="list-style-type: none"> • \$1,000 • \$2,000 • \$4,000 • \$5,000 • \$10,000
Minimum	\$10,000	\$5,000	Not Applicable
Maximum	\$300,000	\$100,000	Not Applicable
		Cannot exceed 50% of employee's coverage	
Non-Medical Maximum	\$150,000	\$25,000	\$10,000
Accidental Death & Dismemberment (AD&D)			
Benefit Amount	<p>Your employee benefit is equal to your voluntary term life benefit amount, if loss is due to accident or injury.</p> <p>Your spouse's benefit is equal to their voluntary term life benefit amount, if loss is due to accident or injury.</p> <p>If loss is due to exposure to the elements or disappearance, the loss may be covered.</p> <p>The loss must occur within 365 days of the accident.</p>		

Please see next page for Life and AD&D rates
and Open Enrollment Rules

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Voluntary Term Life Monthly Rate per \$1,000		
Employee Age	Employee	Spouse
Under 30	\$0.08	\$0.08
30 - 34	\$0.10	\$0.10
35 - 39	\$0.11	\$0.11
40 - 44	\$0.12	\$0.12
45 - 49	\$0.22	\$0.22
50 - 54	\$0.40	\$0.40
55 - 59	\$0.71	\$0.71
60 - 64	\$0.95	\$0.95
65 - 69	\$1.67	\$1.67
70 & Over	\$3.32	\$3.32

AD&D is automatically added to any voluntary term life benefit elected. Cost is included in the rates listed above.

Employee and spouse are charged separately.

Dependent Child Coverage Monthly Premium	
\$1,000 of coverage	\$0.29
\$2,000 of coverage	\$0.59
\$4,000 of coverage	\$1.18
\$5,000 of coverage	\$1.47
\$10,000 of coverage	\$2.94

Open Enrollment: Employees who are currently enrolled can elect one increment up to the guaranteed issue without evidence of insurability, all amounts over one increment or GI will require EOI. Employees who previously waive coverage will need to submit EOI for increment elected.

Spouse and Child life require EOI.

Any requests over the one increment will be pending until Proof of Good Health/Evidence of Insurability is submitted and approved.