



BASIC LIFE / AD&D / ADDITIONAL LIFE INSURANCE GENERAL INFORMATION AND RATES

MetLife Basic Group Life Coverage and Accidental Death and Dismemberment (AD&D) is group term insurance paid by your employer for eligible full-time employees; the volume amount can be found at the top of your initial benefit enrollment form. You may purchase additional Life coverage for you and your dependents.

Employee Basic Group Life and Accidental Death and Dismemberment (AD&D) Insurance

Basic Group Term Life Insurance includes an additional Accidental Death and Dismemberment (AD&D) benefit rider payable in the event of a covered accidental death, or when a loss of limb occurs.

- WAIVER OF PREMIUM You may continue your coverage in the event of disability.
- LIVING BENEFIT If you have a terminal illness, you may elect to receive up to 50% of the life benefit under certain conditions.
- CONVERSION OPTION You may convert this to an individual policy upon leaving employment.
- BENEFIT DECREASES At age 70

Refer to the Certificates of Insurance for details at www.employersresource.com.

When you have Basic Group Life coverage and AD&D, you also become eligible to purchase additional life coverage at your expense for you and your covered dependents.

What is Additional Life? (also referred to as Buy-Up/Optional Life)?

Additional Life is an easy way to protect your family's lifestyle. It is affordable group term life insurance. You choose how much Additional Life you, your spouse and your children need. Payments for Additional Life are made through easy payroll deductions.

What are the Additional Life Benefits?

You can elect:

- Employee:* \$10,000 to \$250,000 in \$5,000 increments.
- Spouse:* \$5,000 to \$125,000, in \$5,000 increments*
*but no more than 75% of your life coverage amount
(Basic and Additional life combined). Coverage terms at age 70.
- Children:* Each of your children (including step children) may be Covered for \$5,000 or \$10,000 through age 26.

What is Guarantee Issue (GI) and when is Coverage Effective?

During your *initial* (new hire) enrollment offering, you may purchase the following without needing to provide Evidence of Insurability (EOI).

- Employee:* Up to \$100,000
- Spouse:* Up to \$25,000
- Child(ren):* \$5,000 or \$10,000

If you purchase more than the GI or enroll after your initial period, coverage will require completing an EOI application and the amount subject to EOI is effective after the carrier reviews and approves your EOI application. For benefit questions, contact your employer or call the Employers Resource Benefits Team at 1-866-214-9506.

Who Pays for Additional Life?

You pay for Additional Life through payroll deduction. To determine your monthly premium for Additional Life, please refer to the chart below. Payroll deducted premium payments begin a month prior to the effective date.

Per \$5,000 of coverage		
Age	Employee Cost	Dependent Cost
<25	\$.29	\$.31
25 to 29	\$.34	\$.43
30 to 34	\$.46	\$.55
35 to 39	\$.54	\$.61
40 to 44	\$.60	\$.80
45 to 49	\$.90	\$ 1.16
50 to 54	\$ 1.38	\$ 2.03
55 to 59	\$ 2.58	\$ 3.18
60 to 64	\$ 3.96	\$ 5.58
65 to 69	\$ 7.62	\$ 9.67
70+	\$ 12.36	\$ 15.49

If you have children, they can be covered for only \$1.49 per month for \$5,000 in coverage. The \$1.49 premium covers all eligible children. The premium for \$10,000 in coverage is \$2.98 and covers all eligible