

## MetLife Educator Optional Life Plan with AD&D

Build Your Benefit with MetLife's Enhanced Optional 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(ren)
Insurance Schedules	\$10,000 Increments	\$5,000 Increments	Flat Amount: \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000
Non Medical Maximum	\$100,000	\$25,000	\$10,000
Overall Benefit Maximum	\$500,000, not to exceed 5 times annual salary	\$100,000, not to exceed 50% of employee's amount	\$10,000, not to exceed spouse amount
AD&D	Included	Included	Included
Employee Contribution	100%	100%	100%

### To request coverage:

1. Choose the amount of Employee coverage 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. *Note: Spouse premiums are based upon your age, not your spouse's age.*
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 out the enrollment form with the amounts of coverage you are selecting. To request coverage over the non-medical maximum (or \$25,000 if you're age 70 or older), please see your Representative for a medical questionnaire that you will need to complete. Remember, you must buy coverage for yourself in order to buy coverage for your spouse and children.

### Employee and Spouse Monthly Rate - Group Term Life with AD&D:

Employee Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Under 30	\$ 0.80	\$ 1.60	\$ 2.40	\$ 3.20	\$ 4.00	\$ 4.80	\$ 5.60	\$ 6.40	\$ 7.20	\$ 8.00
30 - 34	\$ 1.10	\$ 2.20	\$ 3.30	\$ 4.40	\$ 5.50	\$ 6.60	\$ 7.70	\$ 8.80	\$ 9.90	\$ 11.00
35 - 39	\$ 1.30	\$ 2.60	\$ 3.90	\$ 5.20	\$ 6.50	\$ 7.80	\$ 9.10	\$ 10.40	\$ 11.70	\$ 13.00
40 - 44	\$ 1.70	\$ 3.40	\$ 5.10	\$ 6.80	\$ 8.50	\$ 10.20	\$ 11.90	\$ 13.60	\$ 15.30	\$ 17.00
45 - 49	\$ 2.40	\$ 4.80	\$ 7.20	\$ 9.60	\$ 12.00	\$ 14.40	\$ 16.80	\$ 19.20	\$ 21.60	\$ 24.00
50 - 54	\$ 4.00	\$ 8.00	\$ 12.00	\$ 16.00	\$ 20.00	\$ 24.00	\$ 28.00	\$ 32.00	\$ 36.00	\$ 40.00
55 - 59	\$ 6.70	\$ 13.40	\$ 20.10	\$ 26.80	\$ 33.50	\$ 40.20	\$ 46.90	\$ 53.60	\$ 60.30	\$ 67.00
60 - 64	\$ 10.20	\$ 20.40	\$ 30.60	\$ 40.80	\$ 51.00	\$ 61.20	\$ 71.40	\$ 81.60	\$ 91.80	\$ 102.00
65 - 69	\$ 13.50	\$ 27.00	\$ 40.50	\$ 54.00	\$ 67.50	\$ 81.00	\$ 94.50	\$ 108.00	\$ 121.50	\$ 135.00
70+	\$ 23.10	\$ 46.20	\$ 69.30	\$ 92.40	\$ 115.50	\$ 138.60	\$ 161.70	\$ 184.80	\$ 207.90	\$ 231.00

### Child(ren) Monthly Cost – Group Term Life with AD&D:

\$1,000	\$2,000	\$4,000	\$5,000	\$10,000
\$ 0.26	\$ 0.52	\$ 1.04	\$ 1.30	\$ 2.60

*Like most group life insurance policies, MetLife group policies contain exclusions, limitations, terms and conditions for keeping them in force. Please see your certificate for complete details.*