

METLIFE BASIC GROUP LIFE AND AD&D PLANS

GUARANTEED ISSUE (100% EMPLOYER PAID / 100% REQUIRED PARTICIPATION)

MetLife Insurance Company provides a basic term life and AD&D plan that is available as a “stand alone” plan or in conjunction with health plan coverage. **Insured participants must be actively at work to participate in the plan.**

LIFE BENEFIT - Payable to the beneficiary named by the insured. If multiple beneficiaries are named, benefit will be paid in equal shares to all. The insured may change the beneficiary at any time by providing written notice.

BENEFIT AGE REDUCTION - ADEA graded age reductions apply for insureds over age 65

Age 65-69	60% of pre-age 65 benefit	Age 80-84	15% of pre-age 65 benefit
Age 70-74	35% of pre-age 65 benefit	Age 85-89	10% of pre-age 65 benefit
Age 75-79	25% of pre-age 65 benefit	Age 90+	5% of pre-age 65 benefit

PREMIUM WAIVER

Premiums are waived for insureds who become disabled before age 60. If an insured becomes disabled between ages 60-69, coverage is extended without charge for one year beyond the termination of insurance. All benefits for disabled employees terminate at age 70.

CONVERSION PRIVILEGE

Within 31 days upon termination of employment, an insured may convert this coverage, without a medical examination, to any Individual life insurance policy offered by the carrier, except term life. A spouse may also convert if the employee terminates employment or if the employee dies.

ACCIDENTAL DEATH & DISMEMBERMENT - Benefits are payable for a loss due to occupational or non-occupational accident, within 12 months of the accident, as follows:

- ◆ One-half the full benefit amount for loss of one hand, one foot, or sight of one eye
- ◆ Full benefit amount for loss of any combination of above or loss of life

AD&D COMMON CARRIER BENEFIT

This benefit covers accidental loss of life due to riding in a public conveyance as a fare-paying passenger. This benefit pays an **additional** 100% of the face amount.

EXCLUSIONS – AD&D benefits are not payable for loss resulting from:

- ◆ Medical, surgical or dental treatment
- ◆ Poisons, drugs, medicines, sedatives or gas
- ◆ Air travel as crew, or for training & military
- ◆ War, riot or military service
- ◆ Disease or illness
- ◆ Driving while intoxicated
- ◆ Commission of a crime
- ◆ Intentionally self-inflicted injury while sane or insane

MONTHLY RATES

	Plan I (All Employees)	Plan II (All Employees)	Plan III (All Employees)	Plan IV (All Employees)	Plan V (Scheduled) ¹
(\$0.32 per thousand)					
Benefit Levels	\$5,000	\$10,000	\$25,000	\$50,000²	\$10K / \$25K / \$50K²
Cost (Monthly)	\$1.60 per employee	\$3.20 per employee	\$8.00 per employee	\$16.00 per employee	Depends on Mix

¹ “Scheduled” allows for different amounts based on position, title, salary or other non-discriminatory elections. When offering the scheduled plan, at least one employee must be in each of the three levels.

² Only available for member firms with 6 or more enrolled employees.