

BASIC LIFE METLIFE GROUP LIFE AND AD&D PLANS

100% PARTICIPATION REQUIRED

100% Employer Paid

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.

Please call the phone number listed on the front cover of this booklet for rates and additional information.

	PLAN I All Owners & Employees	PLAN II All Owners & Employees	PLAN III All Owners & Employees	PLAN IV All Owners & Employees	PLAN V Scheduled ¹ for firms of 6 or more ²
BENEFIT LEVEL	\$ 5,000	\$ 10,000	\$ 25,000	\$ 50,000 ²	\$ 10,000 \$ 25,000 \$ 50,000

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

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

BENEFITS

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.				
AGE REDUCTION ADEA graded age reductions apply for insureds over age 65	Age 65-69 70-74 75-79	% of pre-age 65 benefit paid 60% 35% 25%		Age 80-84 85-89 90 +	% of pre-age 65 benefit paid 15% 10% 5%
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 change 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 MetLife Insurance Company.				
ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)	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 hands, feet, eye sight or the 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 <i>additional</i> 100% of the face amount.				
AD&D EXCLUSIONS	AD&D benefits are not payable for loss resulting from:				
	<ul style="list-style-type: none"> ◆ Medical, surgical or dental treatment ◆ Poisons, drugs, medicines, sedatives or gas ◆ Air travel as crew or for training & military 	<ul style="list-style-type: none"> ◆ War, riot or military service ◆ Disease or illness ◆ Driving while intoxicated 		<ul style="list-style-type: none"> ◆ Commission of a crime ◆ Intentionally self-inflicted injury while sane or insane 	

This is only a summary and there may be details not included, the MetLife Evidence of Coverage document supersedes any omissions or discrepancies in these plan descriptions. MetLife’s Evidence of Coverage for these Plans may be found online (see page 30).