

Life Insurance

If you have loved ones who depend on your income for support, having life and accidental death insurance can help protect your family's financial security.

LIFE AND AD&D

Basic Life Insurance pays your beneficiary a lump sum if you die. AD&D provides another layer of benefits to either you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you die in an accident. The cost of coverage is paid in full by the company. Coverage is provided by MetLife Inc.

Basic Life Amount	1 x Amount covered annual earnings up to a maximum of \$25,000
Basic AD&D Amount	1 x Amount covered annual earnings up to a maximum of \$25,000

VOLUNTARY LIFE

Voluntary Life Insurance allows you to purchase additional life insurance to protect your family's financial security. Coverage is provided by MetLife Inc.

Employee Voluntary Life Amount	Increments of \$10,000 up to \$100,000
Spouse Voluntary Life Amount	Increments of \$5,000 up to \$100,000, but not to exceed 100% of Employee amount
Dependent Child Voluntary Life Amount	\$10,000

Voluntary Spouse and Child Life benefits are only eligible for those employees who elect Voluntary Employee Life themselves.

Evidence of Insurability: Upon your initial eligibility date, you may elect up to 3x your base annual earnings (up to \$100,000), with no medical questions asked. You may also elect up to \$25,000 for your spouse (not to exceed 100% of your election), with no medical questions asked. For elections over these guarantee issue amounts, you must complete an evidence of insurability form.

During the annual open enrollment period, all elections or increases require medical evidence.

Beneficiary Reminder: Make sure that you have named a beneficiary for your life insurance benefit. It's important to know that many states require that a spouse be named as the beneficiary, unless they sign a waiver.

Employee Voluntary Life Rates

Age	Monthly Cost per \$10,000	Bi-Weekly Deduction	Annual Premium
24 & Under	\$0.50	\$0.23	\$5.98
25 to 29	\$0.60	\$0.28	\$7.28
30 to 34	\$0.80	\$0.37	\$9.62
35 to 39	\$0.90	\$0.42	\$10.92
40 to 44	\$1.00	\$0.46	\$11.96
45 to 49	\$1.60	\$0.74	\$19.24
50 to 54	\$2.70	\$1.25	\$32.50
55 to 59	\$4.30	\$1.98	\$51.48
60 to 64	\$6.60	\$3.05	\$79.30
65 to 69	\$13.80	\$6.37	\$165.62
70 to 74	\$24.60	\$11.35	\$295.10

Voluntary Spouse Life Rates

Age	Monthly Cost per \$10,000	Bi-Weekly Deduction	Annual Premium
24 & Under	\$0.55	\$0.25	\$6.50
25 to 29	\$0.55	\$0.25	\$6.50
30 to 34	\$0.64	\$0.30	\$7.80
35 to 39	\$0.88	\$0.41	\$10.66
40 to 44	\$1.19	\$0.55	\$14.30
45 to 49	\$1.74	\$0.80	\$20.80
50 to 54	\$2.77	\$1.28	\$33.28
55 to 59	\$5.02	\$2.32	\$60.32
60 to 64	\$9.54	\$4.40	\$114.40
65 to 69	\$16.14	\$7.45	\$193.70
70 to 74	\$30.01	\$13.85	\$360.10

Spouse rates are based on employee age.

Voluntary Child Life Rate

\$1.30 per \$10,000 benefit.

