Group Term Life (Employer Paid)

Life insurance is an affordable benefit that can be provided to help pay for immediate expenses and replace lost family income.

MetLife makes it easy with guaranteed coverage for all employees.

Benefit	
Employee Term Life Benefit	
Employee Accidental Death Benefit	
Over 70 Benefit	

Voluntary Term Life (Employee Paid 100%)

A voluntary term life plan gives employees the opportunity to purchase life insurance at work, allowing them to tailor coverage to meet their individual needs.

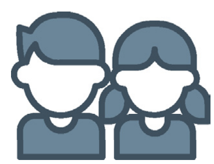
MetLife makes it easy with guaranteed coverage for all employees up to $150,000, with *NO HEALTH QUESTIONS*.

Employee Coverage

- Choose $10,000 increments to a maximum of the lesser of 5 times pay or $500,000.
- Guaranteed issue up to $150,000 (initial eligibility period only).
- Any purchase or increase in coverage over $150,000 is subject to evidence of insurability. Coverage is subject to the approval of MetLife.

Spouse Coverage

- Choose $5,000 increments to a maximum of $100,000, not to exceed 50% of employee's life amount.
- Guaranteed issue up to $50,000 (initial eligibility period only).
- No health questions.
- Any purchase or increase in coverage over $50,000 is subject to evidence of insurability. Coverage is subject to the approval of MetLife.



Dependent Coverage

- Eligibility Dependent Child(ren):
  - 15 days to 6 months: $1,000
  - More than 6 months to 20 years of age (26, if full-time student)
  - Choice of $1,000, $2,000, $4,000, $5,000, or $10,000
- Choose one benefit amount for all eligible children in family.
- All children amounts are guaranteed issue.
- Age limit does not apply to handicapped children.
- Only one spouse may cover dependent children.

This benefits guide is intended to provide a brief description of benefits and subject to change. Please refer to the Summary of Benefits for each plan for a complete description of coverage and list of exclusions, limitations, terms and conditions.