

QUALITY HEALTH INSURANCE PLANS AREN'T ALWAYS ENOUGH.

## ADDITIONAL NEW BENEFITS INCLUDE:

**Critical Illness** provides benefits directly to you upon first diagnosis of a serious condition like heart attack, stroke, cancer and more.

**Accident** provides cash for covered on and off the job accidents. You decide how to use the money for medical and non-medical costs.

**Hospital Indemnity** pays benefits directly to you for a hospital admission to help with the out of pocket expenses left by your medical plan.

**Professional legal help with MetLife Legal Plans®** gives you easy, direct access to a national network of attorneys by phone or in person.

## LEARN MORE



# METLIFE BENEFITS FOR NCSRCC MEMBERS

## Help protect yourself from unexpected expenses.

The North Central States Regional Council of Carpenters (NCSRCC) continues to partner with MetLife to ensure that members and their beneficiaries are covered in the event of an injury or death. As a member in good standing, you may already receive life and long-term disability insurance certified by MetLife. **Members are now able to increase their life insurance up to \$200,000 without a Statement of Health or underwriting approval.**

Other additional new benefits include Critical Illness, Accident, Hospital Indemnity and Professional legal help with MetLife Legal Plans®.

Listed below are your monthly rates (based on your age as of December 31 of the prior year as well as those for your spouse (based on your age as of December 31 of the prior year). Rates to cover your child(ren) are also shown.

Age	Monthly Cost Per \$1,000 of Active and Retired Member Coverage	Monthly Cost Per \$1,000 of Spouse Coverage
Under 30	\$0.066	\$0.066
30 – 34	\$0.099	\$0.099
35 – 39	\$0.121	\$0.121
40 – 44	\$0.176	\$0.176
45 – 49	\$0.286	\$0.286
50 – 54	\$0.451	\$0.451
55 – 59	\$0.660	\$0.660
60 – 64	\$1.023	\$1.023
65 – 69	\$1.397	\$1.397
70 – 74	\$2.266	\$2.266
75 – 79	\$4.720	\$2.266
80 – 84	\$8.570	\$2.266
85 +	\$25.820	\$2.266
<b>Cost for your Child(ren)†</b>		\$0.120

† Covers all eligible children

\*Note: rates are subject to the policy's right to change premium rates, and the policyholder's right to change member contributions.



## Open Enrollment is Now through September 15, 2021.

Members can enroll by either scheduling an appointment with a Benefit Counselor who will review all of the available benefits, costs and answer any questions you may have or online at <https://www.metlife.com/ncsrcc/>. To contact a Benefit Counselor, call 1-888-392-4505.