

Accident Insurance Rates: Monthly cost for members and eligible dependents

Insurance Rates

Accident Insurance Coverage Options	Monthly Cost to You	
	Low Plan	High Plan
Member	\$7.73	\$11.24
Member & Spouse	\$15.45	\$22.48
Member & Child(ren)	\$18.22	\$26.50
Member & Spouse/Child(ren)	\$22.17	\$32.25

Benefit Payment Example

Kathy's daughter, Molly, was riding her bike to school. On her way there she fell to the ground, was knocked unconscious, and was taken to the local emergency room (ER) by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures too, since Molly's face was very swollen. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown. Depending on her health insurance, Kathy's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Accident Insurance payments can be used to help cover these unexpected costs.

Covered Event ³	Benefit Amount
Ambulance (ground)	\$400
Emergency Care	\$200
Physician Follow-Up (\$100 x 2)	\$200
Medical Testing	\$200
Concussion	\$500
Broken Tooth (repaired by crown)	\$300
Benefits paid by MetLife Group Accident Insurance	\$1,800

Benefit amount is based on a sample MetLife plan design. Actual plan design and benefits may vary.



Critical Illness Insurance Rates: Monthly Premium per \$1000 of Coverage

Insurance Rates

Your member rates are outlined below. Monthly Premium per \$1,000 of Coverage

Attained Age	Member Only	Member + Spouse	Member + Children	Member + Spouse + Children
<25	\$0.41	\$0.67	\$0.66	\$0.92
25–29	\$0.46	\$0.76	\$0.72	\$1.01
30–34	\$0.55	\$0.90	\$0.81	\$1.16
35–39	\$0.69	\$1.10	\$0.94	\$1.36
40–44	\$0.92	\$1.46	\$1.18	\$1.72
45–49	\$1.30	\$2.02	\$1.56	\$2.28
50–54	\$1.98	\$2.93	\$2.24	\$3.19
55–59	\$2.91	\$4.15	\$3.17	\$4.40
60–64	\$4.19	\$5.83	\$4.44	\$6.09
65–69	\$6.06	\$8.31	\$6.32	\$8.57
70–74	\$8.07	\$11.13	\$8.32	\$11.39
75+	\$10.77	\$15.19	\$11.03	\$15.45

Rates will increase when a Covered Person reaches a new age band. Rates are subject to change.

Example of How Benefits are Paid

The example below illustrates a member who elected a Benefit Amount of \$15,000.

Illness – Covered Condition	Payment
Heart Attack — first verified diagnosis	Initial Benefit payment of \$15,000 or 100%
Kidney Failure – first verified diagnosis, two years later	Initial Benefit payment of \$15,000 or 100%
Heart Attack — second verified diagnosis, four years later	Recurrence Benefit payment of \$15,000 or 100%

This example is for illustrative purposes only. The MetLife Group Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case



Hospital Indemnity Insurance Rates: Monthly cost for members and eligible dependents

Insurance Rates

MetLife offers group rates and payroll deductions, so you don't have to worry about writing a check or missing a payment! Your member rates are outlined below.

Coverage Options	Low Plan	High Plan
Monthly Cost to You		
Member	\$5.62	\$11.12
Member & Spouse	\$17.37	\$34.39
Member & Child(ren)	\$10.50	\$20.78
Member & Spouse/Child(ren)	\$22.25	\$44.06

Benefit Payment Example for High Plan

Susan has chest pains at home, and after contacting her doctor, she is instructed to head to her local hospital. Upon arrival, the doctor examines Susan and advises that she requires immediate admission to the Intensive Care Unit for further evaluation and treatment. After two days in the Intensive Care Unit, Susan moves to a standard room and spends two additional days recovering in the hospital. Susan was released to her primary care physician for follow-up treatment and observation. Her primary doctor is now keeping a close watch over Susan's overall health. Depending on her health insurance, Susan's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Hospital Indemnity Insurance payments can be used to help cover these unexpected costs or in any other way Susan sees fit.

Covered Benefit	High Benefit Amount
Regular Hospital Admission (1x)	\$1,000
ICU Supplemental Admission (1x)	\$1,000
Regular Hospital Confinement (2 total days)	\$400
ICU Supplemental Confinement (1 day)	\$200
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$2,600



Life Insurance Rates: Monthly Costs* for Supplemental Term Life Insurance

You have the option to purchase Supplemental Term Life Insurance. 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
Cost for your Child(ren)†		\$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.

Use the table below to calculate your premium based on the amount of life insurance you will need.

Example: \$100,000 Supplemental Life Coverage

1. Enter the rate from the table (example age 36)	\$0.121	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter \$100)	\$100	\$ _____
3. Monthly premium (1) x (2)	\$12.20	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.



MetLife Legal Plan Rates:

Helping you navigate life's planned and unplanned events.

For **\$16.75 a month**, you get legal assistance for some of the most frequently needed personal legal matters - with no waiting periods, no deductibles and no claim forms, when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, this benefit provides four hours of network attorney time and services per year.

The cost of MetLife Legal Plans coverage for the whole year is less than the average attorney's hourly fee.



The cost savings

Covered services	Without a legal plan	With a legal plan
Wills and codicils	\$1,480	\$0 out of pocket
Living will	\$740	\$0 out of pocket
Trust	\$1,850	\$0 out of pocket
Deeds	\$740	\$0 out of pocket
Total	\$4,810⁴	\$240 per year
Potential savings		\$4,570