

Build Your Benefit

Your employer provides a core amount of valuable life insurance coverage to you as part of your employee benefits. With MetLife's Core Buy-Up Life insurance, your employer also gives you the opportunity to buy additional coverage for yourself, your spouse and your dependent children – all at affordable group rates.

Core amount of employee insurance provided by your employer: Flat \$25,000 (not to exceed 3X Salary)

To Buy-Up:

1. Choose the amount of employee Buy-Up coverage you want to add to the Core provided by your employer. It's available in \$10,000 increments. The maximum is \$500,000 or up to 5 times your salary, if less.

Detach the bills that add up to the amount of coverage you want on top of your Core. (If you're selecting more than \$50,000 (\$25,000 (Core plus Buy-Up) if you're age 70 or older) in employee coverage, please see your Human Resources representative for a medical questionnaire you need to complete.)

The bills show premiums for each coverage amount. Premiums are based on your current age. If you buy coverage now, your future costs will change as your age increases.

Example: If you would like to buy an additional \$60,000 in coverage, use the \$10,000 and \$50,000 bills. Add the premiums listed under your age group on these two bills to determine your premium.

2. Choose the amount of coverage you want to buy for your spouse. It's available in \$5,000 increments from \$5,000 to \$100,000*. (Up to \$25,000 is available without medical questions.) The amount you choose cannot exceed 50% of your total employee coverage (Core plus Buy-Up).

The bottom bill shows the premium amounts for each \$5,000 in spouse coverage. Premiums are based on your age, not your spouse's.

Example: If you want to buy \$30,000 in coverage for your spouse, multiply the amount under your age group on the dependent bill by 6 (\$5,000 x 6 = \$30,000) to determine the premium for spouse coverage.

3. Choose the amount of coverage you want to buy for your dependent children. Your choices range from \$1,000 up to \$10,000*. The premium for each option is shown on the dependent bill.

4. Fill in the enrollment form with the amounts of coverage you are choosing. Remember, you must buy up coverage for yourself in order to buy coverage for your spouse or children.

Due to rounding, your actual payroll deduction amount may vary slightly.

Buy-Up Life insurance is Met Life's optional term life insurance, made available under group policy GPNP99.


This piece must be accompanied by the Core Buy-Up Life employee folder, control number L0410FTOA(exp1005)MLIC-LD.

**Spouse and Child coverage limited to \$5,000 for New Jersey situs policies.*


L0410FTOB(exp1005)MLIC-LD

MetLife®

Metropolitan Life Insurance Company, New York, NY 10010



\$10,000




Buy-Up Life and AD&D
Employee Age

Under 30	30-34	35-39	40-44	45-49
Monthly Employee Premium				
\$1.05	\$1.65	\$1.95	\$2.25	\$3.45


Employee Age

50-54	55-59	60-64	65-69	70+
Monthly Employee Premium				
\$5.95	\$9.65	\$14.45	\$20.85	\$36.75

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\$30,000




Buy-Up Life and AD&D
Employee Age

Under 30	30-34	35-39	40-44	45-49
Monthly Employee Premium				
\$3.15	\$4.95	\$5.85	\$6.75	\$10.35


Employee Age

50-54	55-59	60-64	65-69	70+
Monthly Employee Premium				
\$17.85	\$28.95	\$43.35	\$62.55	\$110.25

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\$50,000




Buy-Up Life and AD&D
Employee Age

Under 30	30-34	35-39	40-44	45-49
Monthly Employee Premium				
\$5.25	\$8.25	\$9.75	\$11.25	\$17.25


Employee Age

50-54	55-59	60-64	65-69	70+
Monthly Employee Premium				
\$29.75	\$48.25	\$72.25	\$104.25	\$183.75

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\$100,000




Buy-Up Life and AD&D
Employee Age

Under 30	30-34	35-39	40-44	45-49
Monthly Employee Premium				
\$10.50	\$16.50	\$19.50	\$22.50	\$34.50


Employee Age

50-54	55-59	60-64	65-69	70+
Monthly Employee Premium				
\$59.50	\$96.50	\$144.50	\$208.50	\$367.50

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Coverage for Spouse and Dependent Children



Buy-Up Life and AD&D
Employee Age

Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Monthly Premium per \$5,000 of Spouse Coverage									
\$5.53	\$8.3	\$9.8	\$1.13	\$1.73	\$2.98	\$4.83	\$7.23	\$10.43	\$18.38

Monthly Premium for Dependent Children Coverage

\$1,000	\$2,000	\$4,000	\$5,000	\$10,000
\$0.26	\$0.52	\$1.04	\$1.30	\$2.60

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