

Core Buy-Up Life

Plan Design for: Gemini Stage & Lighting

Effective Date: 11/01/2005

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 <i>Provided by your employer</i>	Employee Buy-Up <i>Available for you to purchase at group rates through payroll deduction.</i>	Dependent Buy-Up <i>Available for you to purchase at group rates through payroll deduction.</i>	
			Spouse	Child
Insurance Schedules	Flat \$25,000 (not to exceed 3X Salary)	\$10,000 increments	\$5,000 increments	Flat Amount: ¹ \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000
Non Medical Maximum	\$25,000 (not to exceed 3X Salary)	\$50,000	\$25,000	\$10,000
Overall Benefit Maximum	The Lesser of 3X BAE or \$500,000	The Lesser of 5X BAE or \$500,000	\$100,000 ²	\$10,000 ³
AD&D	Yes (benefit amount is same as Core Life coverage)	Yes (benefit amount is same as Buy-Up Life coverage)	Yes (benefit amount is same as Buy-Up Life coverage)	Yes (benefit amount is same as Buy-Up Life coverage)

Any purchase or increase in benefits, which does not take place within 31 days of employee's or dependent's eligibility effective date is subject to evidence of insurability.

To Buy-Up:

1. Choose the amount of employee Buy-Up coverage that you want to add to the Core provided by your employer.
2. Look up the premium costs for your age group for the coverage amount you are selecting on the chart below.
3. Choose the amount of coverage you want to buy for your spouse. Again, find the premium costs on the chart below.
Note: Premiums are based on your age, not your spouse's.
4. Choose the amount of coverage you want to buy for your dependent children. The premium costs for each coverage option are shown below.
5. Fill in the enrollment form with the amounts of coverage you are selecting. (To request coverage over the non-medical maximum (or \$25,000 (Core plus Buy-Up) if you're age 70 or older), please see your Human Resources representative for a medical questionnaire that you will need to complete.) Remember, you must Buy-Up coverage for yourself in order to buy coverage for your spouse or children.

Employee Age	Employee & Spouse Coverage – Monthly Premium For:					
	\$1,000	\$10,000	\$20,000	\$40,000	\$50,000	\$100,000
Under 30	\$.11	\$1.05	\$2.10	\$4.20	\$5.25	\$10.50
30-34	\$.17	\$1.65	\$3.30	\$6.60	\$8.25	\$16.50
35-39	\$.20	\$1.95	\$3.90	\$7.80	\$9.75	\$19.50
40-44	\$.23	\$2.25	\$4.50	\$9.00	\$11.25	\$22.50
45-49	\$.35	\$3.45	\$6.90	\$13.80	\$17.25	\$34.50
50-54	\$.60	\$5.95	\$11.90	\$23.80	\$29.75	\$59.50
55-59	\$.97	\$9.65	\$19.30	\$38.60	\$48.25	\$96.50
60-64	\$1.45	\$14.45	\$28.90	\$57.80	\$72.25	\$144.50
65-69	\$2.09	\$20.85	\$41.70	\$83.40	\$104.25	\$208.50
70+	\$3.68	\$36.75	\$73.50	\$147.00	\$183.75	\$367.50

Dependent Child Coverage Monthly Premium For:	
\$1,000	\$.26
\$2,000	\$.52
\$4,000	\$1.04
\$5,000	\$1.30
\$10,000	\$2.60

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

Buy-Up Life insurance is MetLife's Optional Term Life insurance, made available under group policy GPN99. This document must be accompanied by the Core Buy-Up Life employee folder, control number L0410FTOA(exp1005)MLIC-LD.

