

METLIFE

SUPPLEMENTAL LIFE

Tenthly Rates

You may elect supplemental coverage for yourself in \$25,000 increments to a maximum of \$500,000. You may elect coverage for your spouse in \$25,000 increments to a maximum of \$250,000, but not more than ½ of what you apply for yourself. A flat rate of \$0.36 will cover **ALL** your dependent children for each increment of \$2,000 that you elect, up to \$10,000.

MetLife guarantees \$250,000 coverage (but no more than three times annual salary) for each employee and \$50,000 coverage for each spouse who enrolls within the first 30 days of employment. Any amounts over guaranteed coverage will require the completion of a Statement of Health for submission to MetLife.

Please use this chart to find the tenthly premium per \$1,000 for you and your spouse's coverage. **Your spouse's coverage will be based upon your age.**

Age	Employee Rate per \$1000	Spouse Rate per \$1000
Under 30	\$0.05	\$0.06
30-34	\$0.07	\$0.08
35-39	\$0.10	\$0.10
40-44	\$0.12	\$0.12
45-49	\$0.17	\$0.17
50-54	\$0.28	\$0.31
55-59	\$0.49	\$0.50
60-64	\$0.70	\$0.89
65-69	\$1.31	\$1.54
70+	\$2.11	\$2.40

Sample Calculation: 54-yr. old employee, 60-yr. old spouse; 3 kids at \$2,000 ea.

	<u>Rate</u>		<u># of 1000s</u>		<u>Total</u>
Employee:	_____	x	_____	=	_____
Spouse:	_____	x	_____	=	_____
Child(ren) (\$.36 per \$2000):	_____	x	_____	=	_____
			(# of 2000s)		
			Total Premium:		_____