

Region VII Employee Benefits Cooperative

TO EMPLOYEES OF Region VII Employee Benefits Cooperative

Effective 9-01-08, MetLife is your carrier

MetLife

VOLUNTARY GROUP TERM LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT

You Pay the entire cost for this coverage

EMPLOYEE:

Full-time active employees who work 18 or more hours per week are eligible to enroll for a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments, not to exceed 5 times your annual salary.

SPOUSE:

Spouses of employees enrolled for the Voluntary Term Life are eligible to enroll for a minimum of \$10,000 to a maximum of \$500,000 in \$5,000 increments, not to exceed 50% of employee amount.

If both husband and wife are employees, neither one can be considered a Dependent Spouse of the other.

CHILD(REN):

Employees enrolled for the Voluntary Term Life and AD&D are eligible to enroll for Child/Children Voluntary Term Life and AD&D coverage.

The coverage and cost below is for all of your children. One cost per month whether you are covering one child or all children.

Ages Birth to 6 months:	\$500
Ages 6 months to 25 – Either:	
\$5,000	\$.91 per month
\$10,000	\$1.82 per month

IMPORTANT NOTES:

- Please note that your coverage will not reduce in amount due to age, but will terminate at retirement. At retirement portability and conversion is available.
- If both husband and wife are employees only one of the employed spouses should elect family coverage to insure the children.
- New children enrolling more than 31 days after their eligibility date must submit satisfactory Evidence of Insurability for all benefit amounts. After the initial effective date, all participants increasing their supplemental benefit selection must submit Evidence of Insurability for the increase.

Voluntary Life and AD&D MONTHLY Premium (based on 12 payroll deductions per year) for Employee and Spouse, and are

based on the Employees' age.

Benefit Amount	Under 30	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75+
\$10,000	\$0.80	\$0.90	\$1.00	\$1.50	\$2.00	\$3.30	\$5.40	\$8.20	\$13.60	\$21.50	\$38.40
\$15,000	1.20	1.35	1.50	2.25	3.00	4.95	8.10	12.30	20.40	32.25	57.60
\$20,000	1.60	1.80	2.00	3.00	4.00	6.60	10.80	16.40	27.20	43.00	76.80
\$25,000	2.00	2.25	2.50	3.75	5.00	8.25	13.50	20.50	34.00	53.75	96.80
\$30,000	2.40	2.70	3.00	4.50	6.00	9.90	16.20	24.60	40.80	64.50	115.20
\$35,000	2.80	3.15	3.50	5.25	7.00	11.55	18.90	28.70	47.60	75.25	134.40
\$40,000	3.20	3.60	4.00	6.00	8.00	13.20	21.60	32.80	54.40	86.00	153.60
\$45,000	3.60	4.05	4.50	6.75	9.00	14.85	24.30	36.90	61.20	96.75	172.80
\$50,000	4.00	4.50	5.00	7.50	10.00	16.50	27.00	41.00	68.00	107.50	192.00
\$55,000	4.40	4.95	5.50	8.25	11.00	18.15	29.70	45.10	74.80	118.25	211.20
\$60,000	4.80	5.40	6.00	9.00	12.00	19.80	32.40	49.20	81.60	129.00	230.40
\$65,000	5.20	5.85	6.50	9.75	13.00	21.45	35.10	53.30	88.40	139.75	249.60
\$70,000	5.60	6.30	7.00	10.50	14.00	23.10	37.80	57.40	95.20	150.50	268.80
\$75,000	6.00	6.75	7.50	11.25	15.00	24.75	40.50	61.50	102.00	161.25	288.00
\$80,000	6.40	7.20	8.00	12.00	16.00	26.40	43.20	65.60	108.60	172.00	307.20
\$85,000	6.80	7.65	8.50	12.75	17.00	28.05	45.90	69.70	115.60	182.75	326.40
\$90,000	7.20	8.10	9.00	13.50	18.00	29.70	48.60	73.80	122.40	193.50	345.60
\$95,000	7.60	8.55	9.50	14.25	19.00	31.35	51.30	77.90	129.20	204.25	364.80
\$100,000	8.00	9.00	10.00	15.00	20.00	33.00	54.00	82.00	136.00	215.00	384.00
\$105,000	8.40	9.45	10.50	15.75	21.00	34.65	56.70	86.10	142.80	225.75	403.20
\$110,000	8.80	9.90	11.00	16.50	22.00	36.30	59.40	90.20	149.60	236.50	422.40
\$115,000	9.20	10.35	11.50	17.25	23.00	37.95	62.10	94.30	156.40	247.25	441.60
\$120,000	9.60	10.80	12.00	18.00	24.00	39.60	64.80	98.40	163.20	258.00	460.80
\$125,000	10.00	11.25	12.50	18.75	25.00	41.25	67.50	102.50	170.00	268.75	480.00
\$130,000	10.40	11.70	13.00	19.50	26.00	42.90	70.20	106.60	176.80	279.50	499.20
\$135,000	10.80	12.15	13.50	20.25	27.00	44.55	72.90	110.70	183.60	290.25	518.40
\$140,000	11.20	12.60	14.00	21.00	28.00	46.20	75.60	114.80	190.40	301.00	537.60
\$145,000	11.60	13.05	14.50	21.75	29.00	47.85	78.30	118.90	197.20	311.75	556.80
\$150,000	12.00	13.50	15.00	22.50	30.00	49.50	81.00	123.00	204.00	322.50	576.00
Child Coverage											
\$5,000	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91	\$0.91
\$10,000	\$1.82	\$1.82	\$1.82	\$1.82	\$1.82	\$1.82	\$1.82	\$1.82	\$1.82	\$1.82	\$1.82

VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT FEATURES

Will Preparation:

Will Preparation is offered by Hyatt Legal Plans, Inc.*, a MetLife Company. Will Preparation provides eligible employees who enroll in Supplemental Life coverage with access to Hyatt's network of over 9,000 participating plan attorneys to complete or update wills for themselves or their spouses. If the employee chooses to use an attorney that participates in Hyatt's network of plan attorneys, there is no cost to the employee for this access, or for the will. This service is also subject to state availability.

Spouse Education Benefit:

If the Spouse is enrolled in an accredited school on the date the covered employee dies, or enrolls in such a school within 12 months of the employee's death, the additional amount we will pay is equal to the tuition charges for 1 academic year up to \$5,000 per year. The overall maximum additional benefit is 3% of the AD&D Full Amount

Seat Belt Benefit:

Seat Belt Benefit provides an additional benefit equal to 10% of the AD&D Full Amount, subject to a minimum benefit of \$1,000, up to a maximum of \$25,000 if a covered person dies from injuries sustained in an accident while driving or riding as a passenger in a Passenger Car*, provided the person was wearing a properly fastened Seat Belt* at the time of the accident. When the Seat Belt Benefit and the Air Bag Benefit both apply, the combined additional benefit will not exceed 15% of the AD&D Full Amount, to a combined maximum of \$35,000.

*Passenger Car: Any validly registered four-wheel private passenger car. It does not include any commercially licensed car; or a private car that is being used for commercial purposes, or any vehicle used for recreation or professional racing.

Hospital Confinement Benefit:

Hospital Confinement Benefit pays an additional monthly benefit equal to 1% of the AD&D Full Amount if a covered person is confined in a Hospital as a result of an accidental injury. Benefits begin on the 5th day of continuous confinement and are subject to a monthly limit of \$2,500 and a maximum duration of 12 continuous months. Benefits will be determined on a pro-rate basis for partial month of confinement. If more than one confinement for any one accident, we will pay for just one hospital confinement. We will pay for the first confinement.

Air Bag Benefit

If an Air Bag is deployed for the covered person during the accident and the covered person dies as a result of the accident while driving or riding in a passenger car* and wearing a properly fastened seat belt, we will pay an additional benefit of 5% of the AD&D Full Amount to a maximum of \$10,000. When the Air Bag Benefit and the Seat Belt Benefit both apply, the combined additional benefit will not exceed 15% of the AD&D Full Amount, to a combined maximum of \$35,000.