Build Your Benefit

Would you like to purchase valuable life insurance coverage in an amount that best fits your needs? Through convenient payroll deduction, MetLife's Enhanced Optional Life insurance offers the coverage you need at affordable group rates.

1. Decide on the coverage amount that best meets your needs. Choose coverage for yourself or you and your dependents.

Life Insurance is available as follows:
Employee coverage: Available in $10,000 increments. (Maximum: $500,000, not to exceed 5x Salary.)
Spouse coverage: Available in $5,000 increments. (Maximum: Cannot exceed 50% of the employee's Enhanced Optional Life benefit or $50,000, whichever is less.)
Dependent Child coverage: $2,500, $5,000, $7,500, or $10,000*.

Detach the bills that add up to the amount of coverage you want. If you're selecting more than $100,000 ($25,000 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 premiums will change as your age increases.

Example: If you would like to buy $60,000 in employee 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 $50,000*. (Up to $50,000 is available without medical questions.) The amount you choose can not exceed 50% of your Enhanced Optional Life coverage.

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 $2,500 increments 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 purchase coverage for yourself in order to purchase coverage for your spouse or children.

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

This piece must be accompanied by the Enhanced Optional Life employee folder, control number L06047WW5(exp0408)MLIC-LD.

L06047WW3(exp0408)MLIC-LD

MetLife®

Metropolitan Life Insurance Company, New York, NY

$10,000

Enhanced Optional Life and AD&D

Employee Age				
Under 35	35-39	40-44	45-49	50-54
Monthly Employee Premium				
$.96	**$1.80**	**$2.64**	**$4.44**	**$6.96**
Employee Age				
55-59	60-64	65-69	70-74	
Monthly Employee Premium				
$11.28	**$18.60**	**$26.88**	**$51.84**	

City of Lemoore

$30,000

Enhanced Optional Life and AD&D

Employee Age				
Under 35	35-39	40-44	45-49	50-54
Monthly Employee Premium				
$2.88	**$5.40**	**$7.92**	**$13.32**	**$20.88**
Employee Age				
55-59	60-64	65-69	70-74	
Monthly Employee Premium				
$33.84	**$55.80**	**$80.64**	**$155.52**	

City of Lemoore

$50,000

Enhanced Optional Life and AD&D

Employee Age				
Under 35	35-39	40-44	45-49	50-54
Monthly Employee Premium				
$4.80	**$9.00**	**$13.20**	**$22.20**	**$34.80**
Employee Age				
55-59	60-64	65-69	70-74	
Monthly Employee Premium				
$56.40	**$93.00**	**$134.40**	**$259.20**	

City of Lemoore

$100,000

Enhanced Optional Life and AD&D

Employee Age				
Under 35	35-39	40-44	45-49	50-54
Monthly Employee Premium				
$9.60	**$18.00**	**$26.40**	**$44.40**	**$69.60**
Employee Age				
55-59	60-64	65-69	70-74	
Monthly Employee Premium				
$112.80	**$186.00**	**$268.80**	**$518.40**	

City of Lemoore

Coverage for Spouse and Dependent Children

Enhanced Optional Life and AD&D

Employee Age									
Under 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	
Monthly Premium per $5,000 of Spouse Coverage									
$0.48	**$0.90**	**$1.32**	**$2.22**	**$3.48**	**$5.64**	**$9.30**	**$13.44**	**$25.92**	

Monthly Premium for Dependent Children Coverage				
$2,500	$5,000	$7,500	$10,000	
$.34	**$0.67**	**$1.01**	**$1.34**	

City of Lemoore