

Basic Term Life/AD&D

Protection for Life



MetLife®

Basic Term Life is the cornerstone of the employee benefits program – helping to deliver peace of mind to employees and employers alike. It's the quiet benefit – depended upon to be there when it's needed.

A vital benefit. Employees continue to look to the workplace for life insurance coverage.¹ With Basic Term Life from MetLife, employers can offer protection employees need.

Looking to the workplace. Of those who own life insurance, 60% of employees own it through the workplace and continue to look to employers to offer this benefit.¹ MetLife makes it easy for employers by offering a range of plan designs and features to choose from.

AD&D

Accidental Death and Dismemberment benefits from MetLife provide employees with 24-hour coverage in addition to life insurance. MetLife's AD&D coverage includes the following features:

- Seat Belt Benefit
- Air Bag Benefit
- Child Care Benefit
(available only with Basic Term Life/AD&D)
- Common Carrier Benefit

Ask your MetLife Sales Representative for details.



What's Available

- **Accelerated Benefits Option (ABO)** prepares employees for the unexpected by helping to ease the financial burden during a terminal illness.
- **Continued Death Benefits** waive the premiums in the event of Total Disability, enabling employees to continue their life insurance coverage.
- Employees can protect their loved ones with **Dependent Term Life options for Spouse and Dependent Children.**
- **MetDESK**,[®] MetLife's Division of Estate Planning for Special Kids, offers a host of planning services to families with children and other dependents with special needs.
- **Life Advice program**, offered at no cost to all MetLife customers, provides a valuable information resource for employers and employees on a variety of topics.
- **Employee Assistance Program (EAP)** provides a confidential counseling and referral service that assists employers and their family members with life issues.
- **Total Control Account[®] (TCA) Money Market Option** is MetLife's standard settlement option.

¹ 5th Annual MetLife Study of Employee Benefits Trends, 2007.

Basic Term Life — Employee

Insurance Schedules	<ul style="list-style-type: none">■ Flat amount of coverage■ Occupational■ Multiple of “Basic Annual Earnings”² (1x, 1.5x, 2x, 2.5x, 3x, 3.5x, 4x, 5x or 6x)■ Combination
Maximum Benefit³	<ul style="list-style-type: none">■ 6x Basic Annual Earnings³■ 8x Basic Annual Earnings when combined with Supplemental Term Life
Minimum Benefit	<ul style="list-style-type: none">■ \$5,000 (Unreduced Certificate Amount)
Rate Guarantee	<ul style="list-style-type: none">■ 2 years■ 3 years
Employer Contribution	<ul style="list-style-type: none">■ Contributory Plans — at least 25% of premium■ Non-contributory Plans — 100% of premium
Continued Death Benefit in the Event of Total Disability for Basic Term Life	<ul style="list-style-type: none">■ Continuous Protection to age 65 or■ Continuous Protection to age 70

Basic Term Life — Spouse & Dependent Children

Insurance Schedules	<ul style="list-style-type: none">■ Flat amount of coverage for spouse and child■ Coverage for either spouse and child, or spouse only (if employer selects to split coverage, each participating employee chooses spouse and child, or spouse only)
Benefit Amount Options	<ul style="list-style-type: none">■ For spouse — \$2,000, \$4,000, \$5,000, \$10,000 or \$20,000 (up to 50% of employee’s Basic Term Life benefit)■ For children — \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 (cannot exceed spouse’s benefit and is further subject to any applicable state limitations on coverage amount)
Child’s Age	<ul style="list-style-type: none">■ To age 19/23 if full-time student or■ To age 19/25 if full-time student⁴

² Basic Annual Earnings may include an employee’s gross annual rate of pay from the employer, excluding overtime and other extra pay. If an employee is a salesperson, Basic Annual Earnings includes commissions and/or bonuses, averaged for the most recent 24-month period.

³ Subject to group size and volume limits. Ask your MetLife Sales Representative for more information.

⁴ Subject to state requirements.

This summary provides an overview of your clients’ MetLife benefit plan. These benefits are subject to the terms and conditions of the contract between MetLife and your clients. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator or MetLife.



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