

LIFE and AD&D INSURANCE



Group Life and AD&D Insurance

All eligible employees are provided \$10,000 of Life and AD&D coverage through MetLife. Please remember to keep your Beneficiary information current.



Voluntary Life and AD&D Insurance

City of Starkville offers you the ability to purchase *additional* life insurance with MetLife through payroll deduction. **If you do not elect coverage when initially eligible, you will have to complete an Evidence of Insurability form and the application is subject to underwriting and NOT guaranteed; you must get approved.**

You *must* elect coverage for you as an employee in order to secure additional coverage for your spouse and/or child(ren). The additional coverage amount for your spouse is limited to 50% face value of the amount you purchase as an employee.

Guaranteed issue amounts are \$100,000 for an employee, \$25,000 for your spouse

| | Employee | Spouse & Child | |
|--|---|---|---|
| | | Spouse ¹ | Child ² |
| Life Coverage: provides a benefit in the event of death Schedules: | Increments of \$10,000 | Increments of \$5,000 | Flat Amount: \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000 |
| Non Medical Maximum | \$100,000 | \$25,000 | \$10,000 |
| Overall Benefit Maximum | The lesser of 5 times Your Basic Annual Earnings, or \$500,000 | \$100,000 | \$10,000 |
| AD&D Coverage: provides a benefit in the event of death or dismemberment resulting from a covered accident Schedules: | Yes (benefit amount is same as Supplemental Term Life coverage) | Yes (benefit amount is same as Supplemental Term Life coverage) | Yes (benefit amount is same as Supplemental Term Life coverage) |
| AD&D Maximum | Maximum amount is same as Supplemental Term Life coverage | Maximum amount is same as Supplemental Term Life coverage | Maximum amount is same as Supplemental Term Life coverage |

Spouse Rates are based on the employee's age.

| Employee Age | Employee & Spouse Coverage – Semi-Monthly Premium For: | | | | | | |
|-----------------|---|----------|----------|----------|----------|-----------|--|
| | \$5,000 | \$10,000 | \$20,000 | \$40,000 | \$50,000 | \$100,000 | |
| Under 30 | \$0.30 | \$0.60 | \$1.19 | \$2.38 | \$2.98 | \$5.95 | |
| 30-34 | \$0.31 | \$0.62 | \$1.23 | \$2.46 | \$3.08 | \$6.15 | |
| 35-39 | \$0.36 | \$0.72 | \$1.44 | \$2.88 | \$3.60 | \$7.20 | |
| 40-44 | \$0.50 | \$1.00 | \$1.99 | \$3.98 | \$4.98 | \$9.95 | |
| 45-49 | \$0.74 | \$1.47 | \$2.94 | \$5.88 | \$7.35 | \$14.70 | |
| 50-54 | \$1.12 | \$2.24 | \$4.48 | \$8.96 | \$11.20 | \$22.40 | |
| 55-59 | \$1.70 | \$3.41 | \$6.81 | \$13.62 | \$17.03 | \$34.05 | |
| 60-64 | \$2.52 | \$5.03 | \$10.06 | \$20.12 | \$25.15 | \$50.30 | |
| 65-69 | \$4.65 | \$9.29 | \$18.58 | \$37.16 | \$46.45 | \$92.90 | |
| 70+ | \$7.41 | \$14.82 | \$29.64 | \$59.28 | \$74.10 | \$148.20 | |

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

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Spouse Rates are based on the employee's age.

| Employee Age | Employee & Spouse Coverage -- Monthly Premium For: | | | | | | |
|--------------|--|----------|----------|----------|----------|-----------|--|
| | \$1,000 | \$10,000 | \$20,000 | \$40,000 | \$50,000 | \$100,000 | |
| Under 30 | \$0.12 | \$1.19 | \$2.38 | \$4.76 | \$5.95 | \$11.90 | |
| 30-34 | \$0.12 | \$1.23 | \$2.46 | \$4.92 | \$6.15 | \$12.30 | |
| 35-39 | \$0.14 | \$1.44 | \$2.88 | \$5.76 | \$7.20 | \$14.40 | |
| 40-44 | \$0.20 | \$1.99 | \$3.98 | \$7.96 | \$9.95 | \$19.90 | |
| 45-49 | \$0.29 | \$2.94 | \$5.88 | \$11.76 | \$14.70 | \$29.40 | |
| 50-54 | \$0.45 | \$4.48 | \$8.96 | \$17.92 | \$22.40 | \$44.80 | |
| 55-59 | \$0.68 | \$6.81 | \$13.62 | \$27.24 | \$34.05 | \$68.10 | |
| 60-64 | \$1.01 | \$10.06 | \$20.12 | \$40.24 | \$50.30 | \$100.60 | |
| 65-69 | \$1.86 | \$18.58 | \$37.16 | \$74.32 | \$92.90 | \$185.80 | |
| 70+ | \$2.96 | \$29.64 | \$59.28 | \$118.56 | \$148.20 | \$296.40 | |

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

| Child Life & AD&D | Rate per pay period | Monthly Rate |
|-------------------|---------------------|--------------|
| \$10,000 | \$ 0.73 | \$ 1.46 |