



STERLING MEDICAL

Voluntary Life and AD&D Coverage

Monthly Pay Cycle

Life and Accidental Death & Dismemberment Insurance (cost illustrated reflects MONTHLY premiums)

AGE AT PURCHASE	EMPLOYEE (examples of coverage and cost)				SPOUSE*	
	\$20,000	\$50,000	\$100,000	\$250,000	\$10,000	\$25,000
< 30	\$1.56	\$3.90	\$7.80	\$19.50	\$0.78	\$1.95
30 - 34	\$2.08	\$5.20	\$10.40	\$26.00	\$1.04	\$2.60
35 - 39	\$2.08	\$5.20	\$10.40	\$26.00	\$1.04	\$2.60
40 - 44	\$2.82	\$7.05	\$14.10	\$35.25	\$1.41	\$3.53
45 - 49	\$4.24	\$10.60	\$21.20	\$53.00	\$2.12	\$5.30
50 - 54	\$6.50	\$16.25	\$32.50	\$81.25	\$3.25	\$8.13
55 - 59	\$12.16	\$30.40	\$60.80	\$152.00	\$6.08	\$15.20
60 - 64	\$18.68	\$46.70	\$93.40	\$233.50	\$9.34	\$23.35
65 - 69	\$18.68	\$46.70	\$93.40	\$233.50	\$9.34	\$23.35
70 - 74**	\$18.68	\$46.70	\$93.40	\$233.50	\$9.34	\$23.35
75 + **	\$18.68	\$46.70	\$93.40	\$233.50	\$9.34	\$23.35
CHILD(REN) - Children covered to age 26 (same cost without regard to number of children)						
	\$1,000	\$5,000		\$10,000		
	\$0.21	\$1.04		\$2.08		

GUARANTEED ISSUE (GI) AMOUNTS

August 1 st Annual Enrollment	For New Hires
\$10,000 for Employee	\$250,000 for Employee
\$5,000 for Spouse	\$50,000 for Spouse
\$10,000 for Child(ren) – requires “EOI”	\$10,000 for Child(ren)

NOTES FOR METLIFE COVERAGE:

1. Rates are “uni-sex” (same for male and female) and “uni-smoker” (same for tobacco user and non-tobacco user)
2. Employee Coverage: Five times (5x) basic annual earnings, rounded to the next lower \$10,000, to a maximum of \$250,000. AD&D coverage will equal the Life amount. Units of \$10,000, minimum \$20,000 of coverage.
3. *Spouse Coverage: 50% of Employee amount up to \$50,000 maximum. AD&D coverage will equal the Life insurance amount. Units of \$5,000. Important: Spouse must use the same age bracket as Employee.
4. Coverage is *GUARANTEED* if employee enrolls during initial eligibility period. If “late” enrollment, subject to Evidence of Insurability (must complete STATEMENT OF HEALTH FORM, or “EOI”).
5. Employee must enroll for coverage if Spouse and /or Child(ren) are to be enrolled.
6. Child(ren) coverage is limited to \$1,000 from 15 days to 6 months old (same cost, any number of children).
7. **Employee Age Reduction: 33% at age 70 and another 33% at age 75, rounded to next higher \$1,000.
8. “Waiver of Premium” if disabled prior to age 60, after 9 months of disability, coverage to age 65.
9. Coverage is guaranteed portable to (other) term insurance rates and convertible to whole life insurance within 31 days of termination or retirement.
10. Additional MetLife benefits include Accelerated Benefit Option (for terminally ill), services for Travel Assistance (provided by AXA Assistance USA), and Will Preparation and Estate Resolution (provided by Hyatt Legal Plans).