



## I.A.T.S.E. Local 479 Member Supplemental Term Life With AD&D

### Coverage Options

Benefits	Requirements
\$50,000 - \$100,000 - \$150,000 - \$200,000 - \$250,000 - \$300,000	Answer a few health questions

\*MetLife will review your information and evaluate your request for coverage based upon answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases MetLife May request additional information to evaluate your request for coverage. Refer to the chart below to determine your cost for Life Insurance. Premiums increase every 5 years on January 1st after you enter the next age class.

### Monthly Cost Of Coverage\*

(Cost is based on the amount of coverage you elect and your age as of January 1 of covered year)

#### Member Coverage

Age Class	Benefit \$50K	Benefit \$100K	Benefit \$150K	Benefit \$200K	Benefit \$250K	Benefit \$300K
< 25	\$6.60	\$10.20	\$13.80	\$17.40	\$21.00	\$24.60
25-29	\$7.10	\$11.20	\$15.30	\$19.40	\$23.50	\$27.60
30-34	\$8.10	\$13.20	\$18.30	\$23.40	\$28.50	\$33.60
35-39	\$8.60	\$14.20	\$19.80	\$25.40	\$31.00	\$36.60
40-44	\$9.10	\$15.20	\$21.30	\$27.40	\$33.50	\$39.60
45-49	\$11.60	\$20.20	\$28.80	\$37.40	\$46.00	\$54.60
50-54	\$15.60	\$28.20	\$40.80	\$53.40	\$66.00	\$78.60
55-59	\$25.60	\$48.20	\$70.80	\$93.40	\$116.00	\$138.60
60-64	\$37.10	\$71.20	\$105.30	\$139.40	\$173.50	\$207.60
65-69	\$67.60	\$132.20	\$196.80	\$261.40	\$326.00	\$390.60
70 +	\$107.10	\$211.20	\$315.30	\$419.40	\$523.50	\$627.60

\*TPA fee included

### Dependent Spouse Coverage

Age Class	Benefit \$20K	Benefit \$40K	Benefit \$60K	Benefit \$80K	Benefit \$100K
< 25	\$4.44	\$5.88	\$7.32	\$8.76	\$10.20
25-29	\$4.64	\$6.28	\$7.92	\$9.56	\$11.20
30-34	\$5.04	\$7.08	\$9.12	\$11.16	\$13.20
35-39	\$5.24	\$7.48	\$9.72	\$11.96	\$14.20
40-44	\$5.44	\$7.88	\$10.32	\$12.76	\$15.20
45-49	\$6.44	\$9.88	\$13.32	\$16.76	\$20.20
50-54	\$8.04	\$13.08	\$18.12	\$23.16	\$28.20
55-59	\$12.04	\$21.08	\$30.12	\$39.16	\$48.20
60-64	\$16.64	\$30.28	\$43.92	\$57.56	\$71.20
65-69	\$28.84	\$54.68	\$80.52	\$106.36	\$132.20
70 +	\$44.64	\$86.28	\$127.92	\$169.56	\$211.20

### Dependent Child Coverage

Age Class	Benefit \$10K
ALL	\$1.98

### Accidental Death & Dismemberment ( AD&D ) Insurance Coverage Amount

The AD&D Insurance Benefit for loss of life due to an accident doubles the amount payable for Voluntary Life insurance coverage at the time of death. The amount of the AD&D Insurance Benefit for other covered losses is a percentage of the amount payable for Voluntary Life insurance coverage on the date of the accident, as shown below:

Covered Loss	Supplemental AD&D
Life	100%
Hand	50%
Foot	50%
Arm	75%
Leg	75%
Sight of One Eye	50%
Combination of a Hand, Foot, and/or Eye	100%
Thumb & Index Finger on Same Hand	25%
Speech <u>and</u> Hearing	100%
Speech <u>or</u> Hearing	50%
Paralysis of Both Arms and Both Legs	100%
Paralysis of Both Legs	50%
Paralysis of the Arm & Leg on either side of the body	50%
Paralysis of One Arm or Leg	25%
Coma	1% monthly up to 60 Months
Brain Damage	100%