

Basic Life

Protection for Life.

MetLife®



40% of employees with financial dependents are underinsured, owning less than three-times their annual household income in life insurance coverage.¹ That makes Basic Life a valuable addition to an employee benefits program. As the leading provider of Group Life Insurance in the US,² MetLife offers the protection employees need.

What's Available:

- Accelerated Benefit Option (ABO) prepares employees for the unexpected by minimizing the financial burden during a terminal illness.
- Accidental Death & Dismemberment ensures employees are protected against accidental death, the loss of limb, hand or eyesight – 24-hours-a-day, 365-days-a-year.
- Continued Death Benefits waive the premiums in the event of Total Disability, enabling employees to continue their life insurance coverage.
- The Conversion Privilege allows employees to maintain the protection they need by enabling them to obtain an individual life insurance policy without having to provide evidence of insurability.
- Employees can protect their loved ones with Dependent Life options for Spouse and Dependent Children.

Basic Life Benefits for Groups with 2-9 Employees

MetLife 2-9 Basic Life and Dependent Life are available only when sold with MetLife 2-9 Dental.³

INSURANCE SCHEDULES

- Flat amount of coverage: \$20,000, \$30,000 or \$50,000
- Multiple of Salary: 1 x Annual Earnings up to \$50,000
1 x Annual Earnings up to \$100,000

CONTINUED DEATH BENEFIT *in the event of Total Disability for Basic Life*

- Continuous Protection to age 65 (variations may be available for inforce coverages)

EVIDENCE OF INSURABILITY *Required for:*

- Groups with 2-4 employees
- Groups with 5-9 employees with amounts in excess of the \$20,000 non-medical maximum
- Employees who were eligible under the prior plan, but did not elect coverage
- Late enrollees (those employees in contributory plans who do not enroll within 31 days of their eligibility date)

DEPENDENT LIFE

- Spouse – \$2,000
- Children – 6 months – 21 years old: \$2,000
15 days – 6 months old: \$100
- Children's benefit does not cover children less than 15 days old (may vary by state)

Ask about our
Premium Discount for
multiple 2-9 coverages!⁴

¹2004 MetLife Study of Employee Benefits Trends.

²Based on inforce premiums, Group Life Share results, AM Best, Vol. 2005, #7.

³Requirement may not apply in all jurisdictions.

⁴Purchase of group Dental, Basic Life and Short Term Disability insurance required to qualify for discount.

Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, terms and conditions for keeping them in force. Please contact your MetLife Sales Representative for complete details.