Supplemental Term Life

MetLife

Healthcare of Iowa Plan Benefits

Build Your Benefit. *With MetLife's Supplemental Term Life insurance, your employer gives you the opportunity to buy valuable life insurance coverage for yourself, your spouse and your dependent children – all at affordable group rates.*

	Employee	Spouse and Child	
	Employee	**Spouse[1]**	**Child**
Life Coverage: provides a benefit in the event of death. Schedules:	Increments of $10,000	Increments of $5,000	Flat Amount: $2,000, $4,000, $6,000, $8,000 or $10,000
Non Medical Maximum	$100,000	$25,000	$10,000
Overall Benefit Maximum	The Lesser of 5X BAE* or $500,000	$250,000	$10,000
Employee Contribution	100%	100%	100%

Any purchase or increase in benefits, which does not take place within 31 days of employee's or dependent's eligibility effective date is subject to evidence of insurability. Coverage is subject to approval by MetLife.

To request coverage:

1. Choose the amount of employee coverage that you want to buy.
2. Look up the premium costs for your age group for the coverage amount you are selecting on the chart below.
3. Choose the amount of coverage you want to buy for your spouse. Again, find the premium costs on the chart below. Note: Premiums are based on your age, not your spouse's.
4. Choose the amount of coverage you want to buy for your dependent children. The premium costs for each coverage option are shown below.
5. Fill in the enrollment form with the amounts of coverage you are selecting. (To request coverage over the non-medical maximum please see your Human Resources representative for a medical questionnaire that you will need to complete.) Remember, you must purchase coverage for yourself in order to purchase coverage for your spouse or children.

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Employee Coverage	Employee Age Semi-Monthly Premium For:										
	< 30	**30 - 34**	**35 - 39**	**40 - 44**	**45 - 49**	**50 -54**	**55 -59**	**60 - 64**	**65 - 69**	**70 - 74**	**75 +**
$10,000	$0.22	$0.28	$0.28	$0.50	$0.53	$0.85	$1.27	$2.13	$4.25	$7.44	$7.44
$20,000	$0.43	$0.55	$0.55	$1.00	$1.06	$1.70	$2.55	$4.25	$8.50	$14.88	$14.88
$30,000	$0.65	$0.82	$0.82	$1.50	$1.59	$2.55	$3.83	$6.38	$12.75	$22.32	$22.32
$40,000	$0.86	$1.10	$1.10	$2.00	$2.12	$3.40	$5.10	$8.50	$17.00	$29.76	$29.76
$50,000	$1.08	$1.38	$1.38	$2.50	$2.65	$4.25	$6.38	$10.63	$21.25	$37.20	$37.20
$60,000	$1.29	$1.65	$1.65	$3.00	$3.18	$5.10	$7.65	$12.75	$25.50	$44.64	$44.64
$70,000	$1.50	$1.93	$1.93	$3.50	$3.71	$5.95	$8.93	$14.88	$29.75	$52.08	$52.08
$100,000	$2.15	$2.75	$2.75	$5.00	$5.30	$8.50	$12.75	$21.25	$42.50	$74.40	$74.40
$150,000	$3.23	$4.13	$4.13	$7.50	$7.95	$12.75	$19.13	$31.88	$63.75	$111.60	$111.60
$200,000	$4.30	$5.50	$5.50	$10.00	$10.60	$17.00	$25.50	$42.50	$85.00	$148.80	$148.80
$250,000	$5.38	$6.88	$6.88	$12.50	$13.25	$21.25	$31.88	$53.13	$106.25	$186.00	$186.00
$300,000	$6.45	$8.25	$8.25	$15.00	$15.90	$25.50	$38.25	$63.75	$127.50	$223.20	$223.20
$350,000	$7.53	$9.63	$9.63	$17.50	$18.55	$29.75	$44.63	$74.38	$148.75	$260.40	$260.40
$400,000	$8.60	$11.00	$11.00	$20.00	$21.20	$34.00	$51.00	$85.00	$170.00	$297.60	$297.60
$450,000	$9.68	$12.38	$12.38	$22.50	$23.85	$38.25	$57.38	$95.63	$191.25	$334.80	$334.80
$500,000	$10.75	$13.75	$13.75	$25.00	$26.50	$42.50	$63.75	$106.25	$212.50	$372.00	$372.00

Spouse Coverage	Spouse Age Semi-Monthly Premium For:										
	< 30 -	**30 - 34**	**35 - 39**	**40 - 44**	**45 - 49**	**50 - 54**	**55 - 59**	**60 - 64**	**65 - 69**	**70 - 74**	**75 +**
$5,000	$0.14	$0.14	$0.18	$0.28	$0.50	$0.95	$1.69	$3.89	$6.67	$11.57	$11.57
$10,000	$0.27	$0.28	$0.36	$0.56	$1.00	$1.90	$3.37	$7.79	$13.34	$23.14	$23.14
$15,000	$0.41	$0.43	$0.54	$0.84	$1.50	$2.85	$5.05	$11.68	$20.00	$34.71	$34.71
$20,000	$0.54	$0.57	$0.72	$1.12	$2.00	$3.80	$6.74	$15.57	$26.67	$46.28	$46.28
$25,000	$0.68	$0.71	$0.90	$1.40	$2.50	$4.75	$8.43	$19.46	$33.34	$57.85	$57.85
$30,000	$0.81	$0.85	$1.08	$1.68	$3.00	$5.70	$10.11	$23.36	$40.01	$69.42	$69.42
$40,000	$1.08	$1.14	$1.44	$2.24	$4.00	$7.60	$13.48	$31.14	$53.34	$92.56	$92.56
$50,000	$1.35	$1.43	$1.80	$2.80	$5.00	$9.50	$16.85	$38.92	$66.67	$115.70	$115.70
$60,000	$1.62	$1.71	$2.16	$3.36	$6.00	$11.40	$20.22	$46.71	$80.01	$138.84	$138.84
$70,000	$1.89	$2.00	$2.52	$3.92	$7.00	$13.30	$23.59	$54.49	$93.34	$161.98	$161.98
$75,000	$2.02	$2.14	$2.70	$4.20	$7.50	$14.25	$25.27	$58.39	$100.01	$173.55	$173.55
$100,000	$2.70	$2.85	$3.60	$5.60	$10.00	$19.00	$33.70	$77.85	$133.35	$231.40	$231.40
$150,000	$4.05	$4.28	$5.40	$8.40	$15.00	$28.50	$50.55	$116.78	$200.03	$347.10	$347.10
$200,000	$5.40	$5.70	$7.20	$11.20	$20.00	$38.00	$67.40	$155.70	$266.70	$462.80	$462.80
$250,000	$6.75	$7.13	$9.00	$14.00	$25.00	$47.50	$84.25	$194.63	$333.38	$578.50	$578.50

Dependent Child Coverage[3] - Semi-Monthly Premium For:			
$2,000	**$6,000**	**$8,000**	**$10,000**
$0.12	$0.37	$0.49	$0.62

Child limiting age: 19,23 if a full time student
Due to rounding, your actual payroll deduction amount may vary slightly

Features available with Supplemental Life

MetLife Estate Resolution Services (ERS)[4]: is a valuable service offered under the group policy. A Hyatt Legal Plan attorney will consult with your beneficiaries by telephone or in person regarding the probate process for your estate. The attorney will also handle the probate of your estate for your executor or administrator. This can help alleviate the financial and administrative burden upon your loved ones in their time of need.

Will Preparation Service[4]: Like life insurance, a carefully prepared Will is important. With a Will, you can define your most important decisions such as who will care for your children or inherit your property. By enrolling for Supplemental Term Life coverage, you will have in person access to Hyatt Legal Plans' network of 11,500 participating attorneys for preparing or updating a will, living will and power of attorney. When you enroll in this plan, you may take advantage of this benefit at no additional cost to you if you use a participating plan attorney. To obtain the legal plan's toll-free number and your company's group access number, contact your employer or your plan administrator for this information.

Portability[4]: If your present employment ends, you can choose to continue your current life benefits.

What Is Not Covered?

Like most insurance plans, this plan has exclusions. Supplemental and Dependent Life Insurance does not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one year in North Dakota or Colorado) of an increase in coverage. Please note that a reduction schedule may apply. Please see your benefits administrator or certificate for specific details.

Life coverages are provided under a group insurance policy (Policy Form GPNP99 or G2130-S) issued to your employer by MetLife. Life coverages under your employer's plan terminates when your employment ceases, when your Life contributions cease, or upon termination of the group insurance policy. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent. Should your life insurance coverage terminate, for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and your employer and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the certificate.

If you have additional questions regarding the Life Insurance program underwritten by MetLife, please contact your benefits administrator or MetLife. Like most group life insurance policies, MetLife group policies contain exclusions, limitations, terms and conditions for keeping them in force. Please see your certificate for complete details.

[1] Spouse amount cannot exceed 50% of the employee's Supplemental Life benefit.

[2] Child benefits for children under 6 months old are limited.

[3] Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. Will Preparation and Estate Resolution Services are subject to regulatory approval and currently available in all states. For New York situsted cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation.

[4] Subject to state availability. To take advantage of this benefit, coverage of at least $10,000 must be elected.