



MetLife Supplemental Life
Insurance plan guide for:

Eastern Michigan University

Enrollment Period:

February 1 – 15, 2011

Supplemental Life Insurance

	Employee Coverage	Spouse/Domestic Partner* Coverage	Child(ren) Coverage
Supplemental Coverage Choices	\$10,000 up to \$500,000 , in \$10,000 increments	\$15,000, \$50,000 or \$100,000	\$10,000 or \$15,000
		If you choose not to enroll in Supplemental Life for yourself, then spouse/domestic coverage cannot exceed 100% of your Basic Life.	
		*Additional eligible adults	
Underwriting Requirements	No health questions When you apply for \$10,000 up to \$200,000.	No health questions When you apply for \$15,000.	No health questions
	Five health questions When you apply for \$210,000 up to \$500,000.	Five health questions When you apply for \$50,000 or \$100,000.	
	MetLife will review your information and evaluate your request for coverage based upon your answers to the medical questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to complete your request for coverage.		
Cost of Coverage	Refer to rate charts below. Cost is based on the amount of coverage you elect and your age as of 1/1/11. Spouse/domestic partner coverage is based on employee's age. The rates shown are the bi-monthly cost per \$1,000 of coverage. Bi-monthly cost for dependent child(ren) covers all eligible child(ren). Child(ren)'s eligibility is from age 6 months to 19 years, age 23 if a full-time student.		

Employee: Bi-monthly rate per \$1,000 of coverage

	24 and younger	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 and above
Bi-Monthly Rates	\$.024	\$.024	\$.033	\$.042	\$.050	\$.075	\$.120	\$.215	\$.307	\$.580	\$.940

Spouse/Domestic Partner: Bi-Monthly cost

	24 and younger	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 and above
\$15,000	\$.35	\$.41	\$.51	\$.62	\$.78	\$1.08	\$1.97	\$3.15	\$5.55	\$9.62	\$15.15
\$50,000	\$1.15	\$1.35	\$1.70	\$2.05	\$2.60	\$3.60	\$6.55	\$10.50	\$18.50	\$32.05	\$50.50
\$100,000	\$2.30	\$2.70	\$3.40	\$4.10	\$5.20	\$7.20	\$13.10	\$21.00	\$37.00	\$64.10	\$101.00

Dependent Child(ren)* – Bi-monthly cost covers all eligible child(ren)

	\$10,000	\$15,000
Monthly Cost	\$.540	\$.810

*Benefit amount for child(ren) age 15 days to 6 months is \$1,000.

Supplemental Accidental Death & Dismemberment (AD&D)

Supplemental AD&D coverage complements your Supplemental Life Insurance and helps protect you 24 hours a day, 365 days a year. You have the option to enroll for Supplemental AD&D Insurance for yourself. This valuable coverage provides benefits beyond your disability or life insurance for severe accidents or loss of life on or off the job — while commuting, traveling by public or private transportation and during business trips. MetLife’s VAD&D insurance pays you benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

Employee Plan

\$10,000 up to \$500,000 in increments of \$10,000

Bi-monthly cost per \$1,000 of coverage: \$0.009

How to calculate your premium

Step 1: Select a coverage option for yourself between \$10,000 and \$500,000, in \$10,000 increments.

Step 2: Use the table below to calculate your bi-monthly premium based on the amount of life insurance you will need

Example: A 33 year old employee elects \$120,000 in Supplemental Life coverage.

	Example	Your Calculation
1. Enter the rate from the table on previous page (Example: age 33)	\$.033	\$ _____
2. Divide coverage amount by \$1000 Enter that amount (Example: for \$120,000 of coverage enter \$120)	\$120	\$ _____
3. Monthly premium (1) x (2)	\$3.96	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.

Questions & Answers

How do I apply?

Apply for coverage by completing the enclosed enrollment form and return it to MetLife in the supplied envelope by **February 15th**.

How do I pay for coverage?

Coverage is paid through convenient payroll deductions.

Coverage effective dates?

You must be Actively at Work on the date your coverage becomes effective, and your spouse/domestic partner and eligible child(ren) must be performing their Normal Activities when coverage becomes effective. Coverage will become effective on April 1, 2011 following the receipt of your completed application for all requests that do not require additional medical information. Requests for amounts that require additional medical information and are not approved by the date listed above will not be effective until the later of the first of the month following approval from MetLife or the date that Actively at Work and Normal Activities requirements are met.

Who do I call for questions and assistance?

Contact a MetLife Customer Service Consultant at **877-638-4671**, Monday through Friday from 8:00 a.m. to 11:00 p.m. EST.

What's not covered under Supplemental Life?

Like most insurance plans, this has exclusions. For instance, Supplemental and Dependent Insurance do 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.

What's not covered under OAD&D?

Accidental Death & Dismemberment Insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces or any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

Additional Plan Features

Will Preparation¹

Like life insurance, a carefully prepared will is important. With a will, you can define important decisions such as who will care for your children or inherit your property. By enrolling for Optional Life Insurance coverage, you will have access to Hyatt Legal Plans' network of 11,000+ participating attorneys. When you enroll in this plan, you may take advantage of this benefit at no additional cost to you. More information regarding Will Preparation will be mailed to all advisors enrolled in Optional Life Insurance after the coverage effective date.

Estate Resolution Services¹

MetLife Estate Resolution Services is a valuable service offered with your Group Term Life Insurance benefits. 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. You can feel confident that your executor or administrator will have access to the advice that is needed to properly settle your estate. This can help alleviate the financial and administrative burden upon your loved ones in their time of need.

Accelerated Benefits Option¹

You can receive up to 80% of your Supplemental Life Insurance proceeds to a maximum of \$500,000 in the event that you become terminally ill and are diagnosed with less than 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Portability

Should you leave Eastern Michigan University for any reason, and your Supplemental Life Insurance under this plan terminates, you will have an opportunity to continue group term coverage ("portability") under a different policy, subject to plan design and state availability. Competitive rates apply, but will likely be higher than your current rates. MetLife will bill you directly. To take advantage of this feature, you must have coverage of at least \$10,000. **Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your plan administrator or certificate for specific details.**

Conversion

You can generally convert your Group Term Life Insurance benefits to an Individual Whole Life Insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment, or a change in your employee class. Please note that conversion is not available on AD&D coverage.

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 Eastern Michigan University, and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life coverage is provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life coverage under your employer's plan terminates when your employment ceases, when your Life contributions cease, or upon termination of the group contract. 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.

¹ *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 sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation.*

¹ *The Accelerated Benefits Option is subject to state availability and regulation and generally receives favorable federal income tax treatment. You are advised to consult with a qualified tax advisor and social service agencies about how receipt of accelerated life insurance benefits may affect public assistance eligibility for you, your spouse/domestic partner and your family.*

Metropolitan Life Insurance Company, New York, N.Y.