

Life Coverage Comparison Chart

Your Term Life insurance plan has two application levels – one step express or standard issue. Find the coverage that's right for you.

One Step Express – ideal for members¹, under the age of 60, who desire moderate amounts of life insurance protection.

- Members and their spouse/domestic partner may apply using a simplified application process. This form includes just a few medical questions and also asks for your height and weight. If no additional medical information is needed, you're done.²

One Step Express			
Member ¹ / Spouse/DP Age	Member Coverage Amount	Spouse/DP Coverage Amount ³	Unmarried, Dependent Children ⁴
Under 40	Up to \$500,000*	Up to \$500,000*	\$25,000
40 – 49	Up to \$250,000*	Up to \$250,000*	\$25,000
50 – 59	Up to \$125,000*	Up to \$125,000*	\$25,000

*Coverage amounts must be in \$10,000 increments.

Standard Issue – ideal for members¹ who need larger amounts of life insurance protection, standard issue coverage offers the most life insurance coverage available in this program.

- Members and their spouse/domestic partner will complete a full statement of health (SOH) application when applying for this coverage.

Standard Issue			
Member ¹ / Spouse/DP Age	Member Coverage Amount	Spouse/DP Coverage Amount ³	Unmarried, Dependent Children ⁴
Under 60	Up to \$2,000,000*	Up to \$500,000*	\$25,000
60 – 64	Up to \$1,320,000*	Up to \$330,000*	\$25,000
65 – 69	Up to \$920,000*	Up to \$230,000*	\$25,000
70 – 74	Up to \$600,000*	Up to \$150,000*	\$25,000

*Coverage amounts must be in \$10,000 increments.

1. Must be under age 75. Coverage reduces at age 60 to 66% of the face value amount, at age 65 to 46% of the face value amount, at age 70 to 30% of the face value amount, at age 75 to 15% face amount, and at age 80 to 10% of the face value amount. Coverage terminates at age 85.

2. If answers to medical questions are unfavorable, full medical underwriting may be required and coverage is subject to approval of insurer.

3. Spouse/domestic partner coverage amount cannot exceed 100% of the member's coverage amount. Coverage available for unmarried, dependent children (6 months to age 19, 25 if full-time student) for \$25,000.

4. Coverage available for unmarried, dependent children (14 days to age 26) for \$25,000.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in

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