





Employee Coverage

State-Sponsored MetLife Plan	USM-Sponsored MetLife Plan
\$10,000 increments up to \$300,000 <sup>1</sup> .	\$10,000 increments up to the lesser of





Dependent Children Coverage	State-Sponsored MetLife Plan	USM-Sponsored MetLife Plan
<b>Dependent Child(ren)</b>	\$5,000 increments up to \$150,000, not to exceed 50% of your personal life benefits.	Birth to 6 months: \$1,000 6 months to age 26: \$5,000 or \$10,000
<b>Requirements for Dependent Child(ren) Enrollment</b>	No health questions are required.	New Hires: If you enroll within 60 days of hire, no health questions are





## Cost Comparison

For the State-Sponsored MetLife Plan, cost is based on the amount of Optional Life coverage you elect and your age as of January 1 of the upcoming year. The cost for Dependent Spouse Life coverage is based on the amount of coverage you elect and his/her age as of January 1 of the upcoming year. For the USM-Sponsored MetLife plan, cost is based on the amount of Optional Life coverage you elect and your age as of April 1 of the current year. The cost for Dependent Spouse Life coverage is based on the amount of coverage you elect and your age as of April 1 of the current year. The rates shown are the monthly cost per \$1,000 of coverage. Monthly cost for dependent child(ren) covers all eligible child(ren).



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Appendix  
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