

**DO NOT CONTACT BENISTAR**

**CONTACT METLIFE DIRECTLY @ 888-622-6616**

First Name Last Name  
Address Line 1  
Address Line 2  
City, ST 12345-6789

Dear **First Name**,

**Why we're contacting you**

We are pleased to announce rate changes effective **January 1, 2021** for the Trustee of the Delphi Salaried Retirees Association Benefit Trust (DSRA) coverage with MetLife.

**What you need to know**

Current rates for the Optional Life Insurance Plan and Dependent Life Insurance Plan (Spouse coverage) are being reduced by 5%.

**What you need to do**

No action is required on your part. Please keep this letter for future reference.

Use the tables to the right to calculate your premium based on the amount of life insurance you have. You can view your current coverage amount by visiting [mybenefits.metlife.com](http://mybenefits.metlife.com) or calling 1-888-622-6616.

**Example:** \$100,000 Optional Life Coverage

1. Enter the age banded rate from the table (example age 70)	\$2.09	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter 100)	100	\$ _____
3. Monthly premium = (1) x (2)	\$209.00	\$ _____

**We're here to help**

For any questions, you can reach us at 1-888-622-6616.

Optional Life Insurance

Age	Monthly cost Per \$1,000
Under 50	\$0.150
50 - 54	\$0.230
55 - 59	\$0.430
60 - 64	\$0.658
65 - 69	\$1.276
70 - 74	\$2.090
75 - 79	\$3.389
80 - 84	\$5.489
85 - 89	\$8.888
90 - 94	\$14.398
95 & Above	\$23.326

Dependent Life Insurance (Spouse)

Age	Monthly cost Per \$1,000
Under 50	\$0.094
50 - 54	\$0.165
55 - 59	\$0.326
60 - 64	\$0.478
65 - 69	\$1.100
70 - 74	\$1.785
75 - 79	\$3.014
80 - 84	\$4.883
85 - 89	\$7.906
90 - 94	\$12.807
95 & Above	\$20.749

Your rate is based on your current age and will change as get older. If you have a birthday ending in a 0 or 5, your rates will increase effective January 1 of the year your age changes.

MetLife Group Term Life and Personal Accident Insurance Premiums  
 (Monthly Rate per \$1,000 of Coverage)

Retiree Age	Current Rates (2016)		Renewal 1/1/2017 - 12/31/2019 Rates Carryover Rates for 2020	
	DSRA- Life Ins. Retiree		DSRA-Life Ins.	
		Spouse	Retiree	Spouse
<25	0.050	0.017	0.050	0.017
25-29	0.060	0.017	0.060	0.017
30-34	0.080	0.029	0.080	0.029
35-39	0.090	0.040	0.090	0.040
40-44	0.100	0.058	0.100	0.058
45-49	0.150	0.104	0.150	0.099
50-54	0.230	0.183	0.230	0.174
55-59	0.430	0.361	0.430	0.343
60-64	0.693	0.529	0.658	0.503
65-69	1.427	1.219	1.352	1.158
70-74	2.332	1.978	2.215	1.879
75-79	3.781	3.340	3.592	3.173
80-84	6.124	5.410	5.818	5.140
85-89	9.916	8.760	9.420	8.322
90-94	16.063	14.190	15.260	13.481
95+	26.024	22.990	24.723	21.841

Other DSRA Rates		
Coverage	Current Rate (2016)	Renewal Rate 1/1/2017 - 12/31/20
Dependent Child- Life Ins.	0.096	0.091
Per. Accident Ins. Ret	0.016	0.016
Per. Accident Ins. Spouse	0.016	0.016
Per. Accident Ins. Child	0.043	0.043

Spouse premium established based on Retiree's age.

**Do Not Contact Benistar.** Call MetLife regarding all changes and claims.

For further details about these plan changes or to address any concerns you may have, please see the FAQ document posted at the DSRA Benefit Trust website. In addition, you can always contact MetLife toll-free, at 1-888-622-6616 Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time. Customer Service Representatives are available to answer any questions you may have regarding your group life insurance coverage(s) provided to you through the DSRA Benefit Trust.