

Rates

*The rate is based on your current age and will change as you enter a new age bracket
Aging will occur on January 1 of the year you have a birthday ending in a 0 or 5*

Optional Life Rates

Retiree 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 and above	\$23.326

Use the tables to the left 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 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 \$ _____

Dependent Spouse Life Rates (calculated using the Retiree's age)

Retiree 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 and above	\$20.749

Other Rates

Coverage	Monthly Cost per \$1,000
Dependent Child Life Rate	\$0.091
Personal Accident Insurance Retiree	\$0.016
Personal Accident Insurance Spouse	\$0.016
Personal Accident Insurance Child	\$0.043