



Savannah Chatham County Public School System Plan Benefits

Explore the coverage that makes it easy to give yourself and your loved ones more security today...and in the future.

Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance

Your employer provides you with Basic Term Life insurance coverage in the Flat amount of \$10,000.00.

Supplemental Term Life Insurance Coverage Options

For You	\$10,000 increments, to a maximum of the lesser of \$500,000 or 10x Base Annual Earnings.
For Your Spouse	\$5,000 increments, to a maximum of \$50,000 limited to 50% of employees life amount
For Your Dependent Children*	\$5,000 or \$10,000

*Child(ren)'s Eligibility: Dependent children are eligible for coverage until age 26.

Monthly Costs* for Supplemental Term Life and Accidental Death and Dismemberment Insurance

You have the option to purchase Supplemental Term Life Insurance. Listed below are your monthly rates (based on your age as of your last birthday) as well as those for your spouse (based on your spouse age as of his/her last birthday). Rates to cover your children are also shown.

† Covers all eligible children

Coverage for You		Coverage for Your Spouse	
Age	Monthly Cost Per \$1,000 of Employee Coverage	Coverage Amount	Monthly Cost
Under 25	\$0.034	5,000	\$0.79
25 - 29	\$0.034	10,000	\$1.58
30 - 34	\$0.034	15,000	\$2.37
35 - 39	\$0.052	20,000	\$3.16
40 - 44	\$0.078	25,000	\$3.95
45 - 49	\$0.120	30,000	\$4.74
50 - 54	\$0.172	35,000	\$5.53
55 - 59	\$0.282	40,000	\$6.32
60 - 64	\$0.334	45,000	\$7.11
65 - 69	\$0.444	50,000	\$7.90
70 - 74	\$0.726		
75+	\$0.999		
		Coverage for Your Children	
		Coverage Amount	Monthly Cost
		5,000	\$0.45
		10,000	\$0.90

Use the table below to calculate your premium based on the amount of life insurance you will need.
Example: \$100,000 Supplemental Life Coverage

1. Enter the rate from the table (example age 36)	\$XX.XX	\$ _____
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)	\$XX.XX	\$ _____

Accidental Death & Dismemberment Coverage Options

This valuable coverage provides benefits beyond your disability or life insurance for losses due to covered accidents — including while commuting, traveling by public or private transportation and during business trips. MetLife’s AD&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, third degree burn, or brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

Optional AD&D Coverage Amounts for You

Your Supplemental AD&D amount is equal to your Supplemental Term Life amount. Optional AD&D rate is \$0.019 per \$1,000 of coverage.

Optional AD&D Coverage Amounts for Spouse and Child(ren)

You can choose to cover your dependent spouse and child(ren) with AD&D coverage. Your dependents will be eligible for coverage amounts equal to their amounts of Dependent Term Life coverage. The Dependent AD&D rate for Spouse is \$0.023 and for Child(ren) \$0.025.

*Child(ren)'s Eligibility: Dependent children ages are eligible for coverage until age 26.

Standard Additional Benefits Include

Some of the standard additional benefits included in your coverage that may increase the amounts payable to you and/or defray additional expenses that result from accidental injury or loss of life are:

- Air Bag
- Seat Belt
- Common Carrier
- Child Care Center
- Child Education

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 Savannah Chatham County Public School System and are subject to each state’s laws and availability. Specific details regarding these provisions can be found in the booklet certificate.