

# MetLife Basic Term Life / AD&D



## MetLife

### Ouachita Parish Police Jury Plan Benefits

Basic Life: provides a benefit in the event of death	\$ 25,000 Flat Amount
Accidental Death & Dismemberment: provides a benefit in the event of death or dismemberment resulting from a covered accident	\$ 25,000 Flat Amount
Plan Maximum	\$ 25,000
Non-Medical Maximum	\$ 25,000
Age Reduction Formula	35% at Age 65, 50% at Age 70
Employee Contributions	
• Basic Life	0 %
• AD&D	0 %

#### Term Life Features<sup>1</sup>:

- Continuation of Life Insurance while totally disabled as defined by the Group Policy\*<sup>2</sup>
- Accelerated Benefits Option<sup>3</sup>
- Total Control Account\*<sup>4</sup>
- WillsCenter.com\*<sup>5</sup>
- Portability<sup>7</sup>

#### AD&D Features <sup>1</sup>:

- Seat Belt Benefit\*<sup>8</sup>
- Child Care Benefit\*
- Total Control Account<sup>4</sup>
- Air Bag Benefit\*
- Common Carrier Benefit\*

#### What Is Not Covered?

Like most insurance plans, this plan has exclusions. In addition, a reduction schedule may apply. Please see your benefits administrator or certificate for specific details.