

## Portable Life Insurance Coverage – MetLife Rate Sheet

Schedule of Monthly Portable Group Life Insurance Term Rates For Insured and Dependents  
 Rates (cost per \$1,000 of coverage per month) are based on the Insured's age and Dependent Spouse's age as of December 31<sup>st</sup>, of the current calendar year. Rates are subject to change.

Your basic life and AD&D insurance coverage (company paid) ends at midnight on the last day of active employment (unless continued due to a covered leave of absence or due to an injury or sickness), when you retire or become ineligible. Your supplemental (employee paid - optional and dependent) life insurance ends at midnight on the last day of the benefit coverage period in which your active employment ends, when you retire, become ineligible, or stop making required premiums. You may elect portable coverage if your employment ends with Enterprise Holdings or you are working less than the minimum number of hours required to be eligible for benefits (if you go from full-time to part-time employment).

To elect portable coverage, and move your life insurance or both life and AD&D to a separate group policy – at your own expense (see rates listed below) – you must apply to MetLife within 31 days of the date your coverage ends. Contact your local HR department to obtain the appropriate form. Contact MetLife at 866-492-6983 for more information on portability.

**TABLE A:  
LIFE INSURANCE ONLY MONTHLY TERM RATES**

AGE	INSURED RATE	DEPENDENT SPOUSE RATE	AGE	INSURED RATE	DEPENDENT SPOUSE RATE
15	N/A	\$0.106	48	\$0.454	\$0.454
16	N/A	\$0.120	49	\$0.500	\$0.500
17	N/A	\$0.129	50	\$0.552	\$0.552
18	\$0.137	\$0.137	51	\$0.610	\$0.610
19	\$0.141	\$0.141	52	\$0.673	\$0.673
20	\$0.142	\$0.142	53	\$0.743	\$0.743
21	\$0.153	\$0.153	54	\$0.811	\$0.811
22	\$0.146	\$0.146	55	\$0.896	\$0.896
23	\$0.131	\$0.131	56	\$0.987	\$0.987
24	\$0.122	\$0.122	57	\$1.091	\$1.091
25	\$0.115	\$0.115	58	\$1.204	\$1.204
26	\$0.115	\$0.115	59	\$1.328	\$1.328
27	\$0.107	\$0.107	60	\$1.470	\$1.470
28	\$0.107	\$0.107	61	\$1.624	\$1.624
29	\$0.107	\$0.107	62	\$1.796	\$1.796
30	\$0.107	\$0.107	63	\$1.987	\$1.987
31	\$0.107	\$0.107	64	\$2.202	\$2.202
32	\$0.115	\$0.115	65	\$2.436	\$2.436
33	\$0.115	\$0.115	66	\$2.682	\$2.682
34	\$0.122	\$0.122	67	\$2.904	\$2.904
35	\$0.131	\$0.131	68	\$3.139	\$3.139
36	\$0.138	\$0.138	69	\$3.399	\$3.399
37	\$0.153	\$0.153	70	\$3.691	N/A
38	\$0.168	\$0.168	71	\$4.022	N/A
39	\$0.184	\$0.184	72	\$4.400	N/A
40	\$0.202	\$0.202	73	\$4.828	N/A
41	\$0.224	\$0.224	74	\$5.292	N/A
42	\$0.248	\$0.248	75	\$5.785	N/A
43	\$0.275	\$0.275	76	\$6.359	N/A
44	\$0.302	\$0.302	77	\$6.958	N/A
45	\$0.334	\$0.334	78	\$7.585	N/A
46	\$0.370	\$0.370	79	\$8.262	N/A
47	\$0.410	\$0.410			

**Example Calculation of Premium for Insured Only:**

$$\frac{\$50,000}{\text{Amount of Coverage Selected}} \div \$1,000 = \frac{50}{\text{\# of units}} \times \$0.334 = \$16.70 \text{ (monthly Premium Rate based on age 45)}$$

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**TABLE B:  
 LIFE INSURANCE ONLY MONTHLY TERM RATES**

AGE	DEPENDENT CHILD(REN) RATE
N/A	\$0.162

**TABLE B:  
 COMBINED LIFE & AD&D INSURANCE MONTHLY TERM RATES**

AGE	INSURED RATE	AGE	INSURED RATE
15	N/A	48	\$0.489
16	N/A	49	\$0.535
17	N/A	50	\$0.577
18	\$0.172	51	\$0.645
19	\$0.176	52	\$0.698
20	\$0.177	53	\$0.778
21	\$0.188	54	\$0.836
22	\$0.181	55	\$0.921
23	\$0.166	56	\$1.022
24	\$0.157	57	\$1.126
25	\$0.150	58	\$1.229
26	\$0.150	59	\$1.363
27	\$0.142	60	\$1.505
28	\$0.142	61	\$1.649
29	\$0.142	62	\$1.831
30	\$0.142	63	\$2.022
31	\$0.142	64	\$2.237
32	\$0.150	65	\$2.471
33	\$0.150	66	\$2.717
34	\$0.157	67	\$2.939
35	\$0.166	68	\$3.174
36	\$0.173	69	\$3.434
37	\$0.188	70	\$3.726
38	\$0.203	71	\$4.057
39	\$0.219	72	\$4.435
40	\$0.237	73	\$4.863
41	\$0.259	74	\$5.327
42	\$0.283	75	\$5.820
43	\$0.310	76	\$6.394
44	\$0.337	77	\$6.993
45	\$0.369	78	\$7.620
46	\$0.405	79	\$8.297
47	\$0.445		

**Example Calculation of Premium For Insured Only:**

$$\frac{\$50,000}{\text{Amount of Coverage Selected}} \div \$1,000 = 50 \times \frac{\$0.369}{\text{Rate based on Age 45}} = \$18.45 \text{ (Monthly Premium)}$$