

Supplemental Term Life

Plan Design for: West Valley-Mission Community College District

Effective Date: October 01, 2005

Build Your Benefit With MetLife's Supplemental Term Life insurance, your employer gives you the opportunity to buy valuable life insurance coverage for yourself, your spouse and your dependent children -- all at affordable group rates.

Insurance Schedules	Employee	Spouse & Child	
	Increments of \$10,000	Spouse ¹ Increments of \$10,000	Child ² Increments of \$2,000
Non Medical Maximum	Flat \$250,000	\$20,000	\$10,000
Overall Benefit Maximum	Flat \$500,000	\$150,000	\$10,000
AD&D	Increments of \$50,000 Up to \$250,000	\$50,000	\$50,000
Employee Contribution	100%	100%	100%

Any purchase or increase in benefits, which does not take place within 31 days of employee's or dependent's eligibility effective date is subject to evidence of insurability.

To request coverage:

1. Choose the amount of employee coverage that you want to buy.
2. Choose the amount of coverage you want to buy for your spouse. Note: Premiums are based on your age, not your spouse's.
3. Choose the amount of coverage you want to buy for your dependent children
4. Fill in the enrollment form with the amounts of coverage you are selecting. To request coverage over the non-medical maximum, please see your Human Resources representative for a medical questionnaire that you will need to complete. Remember, you must purchase coverage for yourself in order to purchase coverage for your spouse or children.

1 Spouse amount cannot exceed 50% of the employee's combined benefit.

2 Cannot exceed spouse amount.

Dependent Child Coverage Monthly Premium For:	
\$1,000	\$0.20
\$2,000	\$0.40
\$4,000	\$0.80
\$5,000	\$1.00
\$10,000	\$2.00

Coverage is subject to the terms of your group policy certificate.

Metropolitan Life Insurance Company, 200 Park Ave., New York, NY 10166



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