

Auburn – Washburn USD No. 437's Plan Benefits

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

Optional Term Life Insurance Coverage Options

For You	Multiples of \$10,000 up to a maximum of the lesser of \$200,000 or 4 times your Basic Annual Earnings, as determined by your employer
For Your Spouse	Multiples of \$5,000 up to a maximum of \$50,000
For Your Dependent Children*	\$10,000

*Child(ren)'s Eligibility: Dependent children ages from 14 days to 19 years old, or 25 years old if a child is a full-time student, are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.

Once Enrolled, You have Access to MetLife AdvantagesSM – For Support , Planning, and Protection when you need it most.

Comfort and guidance for challenging times

Delivering The Promise^{®2}

For support when beneficiaries need it most

Delivering The Promise (DTP)[®] helps your beneficiaries sort through any questions they may have with claims and important financial matters. DTP Specialists are formally trained to handle the sensitive issues surrounding a loved one's death. Call 1-877-ASK-MET-7 (1-877-275-6387) to get in touch with a DTP specialist in your area.

Total Control Account^{®4}

For immediate access to death proceeds

The Total Control Account[®] (TCA) settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. TCA death claim payments relieve beneficiaries of the need to make immediate decisions about what to do with a lump-sum check and enable them to have the flexibility to access funds as needed while earning a guaranteed minimum interest rate on the proceeds as they assess their financial situations. Call 1-800-638-7283 for more information about options available to you.

Professional and in-person resources when it matters

Face-to-Face Will Preparation Service⁶

To help ensure your decisions are carried out

When you enroll for optional term life coverage, you will automatically receive access to Will Preparation Services at no extra cost to you. Both you and your spouse will have unlimited in-person or telephone access to one of Hyatt Legal Plans's nationwide network of 13,500 participating attorneys for preparation of or updating a will, living will or power of attorney.* When you use a participating plan attorney, there will be no charge for the services.* Like life insurance, a carefully prepared will (simple or complex), living will and power of attorney are important.

- A will lets you define your most important decisions, such as who will care for your children or inherit your property.
- A living will ensures your wishes are carried out and protects your loved ones from having to make very difficult and personal medical decisions by themselves. Also called an "advanced directive," it is a document authorized by statutes in all states that allows you to provide written instructions regarding use of extraordinary life-support measures and to appoint someone as your proxy or representative to make decisions on maintaining extraordinary life-support if you should become incapacitated and unable to communicate your wishes.
- Powers of attorney allow you to plan ahead by designating someone you know and trust to act on your behalf in the event of unexpected occurrences or if you become incapacitated

Call 1-800-821-6400 and a Client Service Representative will assist you.

* You also have the flexibility of using an attorney who is not participating in the Hyatt Legal Plans network and being reimbursed for covered services according to a set fee schedule. In that case you will be responsible for any attorney's fees that exceed the reimbursed amount.

Face-to-Face Estate Resolution Services^{SM7} (ERS)

Personal service and compassion assistance to help probate your and your spouse's estates.

MetLife Estate Resolution ServicesSM provides probate services in person or over the phone to the representative (executor or administrator) of the deceased employee's estate and the estate of the employee's spouse. Estate Resolution Services include preparation of documents and representation at court proceedings needed to transfer the probate assets from the estate to the heirs and completion of correspondence necessary to transfer non-probate assets. ERS covers participating plan attorneys' fees for telephone and face-to-face consultations or for the administrator or executor to discuss general questions about the probate process.

WillsCenter.com⁸

Self-service online legal document preparation

Employees and spouses have access to WillsCenter.com, an online document service to prepare and update a will, living will, power of attorney or HIPAA authorization form in a secure 24/7 environment at no additional cost. This service is available with all life coverages. Log on to www.willscenter.com to register as a new user.

Funeral Planning Services¹

Provides beneficiaries a resource that outlines your final wishes

Funeral Planning Services include valuable benefits that span the entire loss spectrum, from planning for a loss to support following a loss and help finding closure. These services are designed to simplify the process for your family & beneficiaries and make it easier to organize an event that will honor a loved one's life.

Funeral Planning Services include assistance:

- locating funeral homes in your area
- obtaining funeral cost estimates from providers in your area and comparing cost information, services offered and funeral planning options
- identifying other service providers such as florists, caterers and hotels
- locating back-up care for children or elderly
- locating cemetery options, including information on monument types (marker, stone, etc.)
- identifying monument and headstone vendors where marker or stone gets created
- locating Social Security and Veterans Affairs offices

Start planning by downloading a copy of the online Funeral Planning Guide at www.metlife.com/funeralguide

MetLife Infinity^{®10}

MetLife Infinity is a resource that can help you create a digital legacy for your beneficiaries, estate administrators and others who play important roles in your major life events. It is available to anyone regardless of your affiliation with MetLife. MetLife Infinity offers a unique way to capture and securely store your important documents, audio files, photos, and videos. Items you can store using Infinity include deeds, wills and executor instructions and financial and life stage planning documents. Once you've captured your digital legacy, Infinity allows you to designate individuals to receive your collection electronically in the event of your death or at another time you indicate. To access Infinity, visit <https://metlifeinfinity.com> to register and learn more.

Range of solutions for continuing workplace coverage

Portability

So you can keep your coverage even if you leave your current employer

Should you leave Auburn – Washburn USD No. 437 for any reason, and your Optional Term Life insurance under this plan terminates, you will have an opportunity to continue group term coverage ("portability") under a different policy, subject to plan design and state availability. Rates will be based on the experience of the ported group and MetLife will bill you directly. Rates may be higher than your current rates. To take advantage of this feature, you must have coverage up to a maximum of \$1,000,000.

Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your employer or certificate for specific details.

Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 1-888-252-3607 or contact your employer for more information.

Additional Features

This insurance offering from your employer and MetLife comes with additional features that can provide assistance to you and your family.

Accelerated Benefits Option¹²

For access to funds during a difficult time

If you become terminally ill and are diagnosed with 6 months or less to live, you have the option to receive up to 50% of your life insurance proceeds. This can go a long way towards helping your family meet medical and other expenses at a difficult time. Amounts not accelerated will continue under your employer's plan for as long as you remain eligible per the certificate requirements and the group policy remains in effect.

The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g)).¹²

Accelerated Benefits Option is not the same as long term care insurance (LTC). LTC provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that require constant supervision.

The Accelerated Benefits Option is also available to spouses insured under Dependent Life insurance plans. This option is not available for dependent child coverage.

Conversion

For protection after your coverage terminates

You can generally convert your group term life insurance benefits to an individual whole life insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment, or change in employee class. Conversion is available on all group life insurance coverages. If you experience an event that makes you eligible to convert your coverage, you can speak with a MetLife representative by calling: 1-877-275-6387. Please contact your employer for more information.

Waiver of Premiums for Total Disability (Continued Protection)

Offering continued coverage when you need it most

If you become Totally Disabled, you may qualify to continue certain insurance. You may also be eligible for waiver of your optional term life insurance premium until you reach age 65, die, or recover from your disability, whichever is sooner.

Total Disability or Totally Disabled means you are unable to do your job and any other job for which you are fit by education, training or experience due to injury or sickness. The Total Disability must begin before age 60, and your waiver will begin after you have satisfied a 12-month waiting period of continuous disability. The waiver of premium will end when you reach age 65, die, or recover. Please note that this benefit is only available after you have participated in the optional term life plan for one year and it is not available on dependent coverage. This one-year requirement applies to new participants in the plan.

What's Not Covered?

Like most insurance plans, this plan has exclusions. Optional and Dependent Life Insurance does not provide payment of benefits for death caused by suicide within the first two years (one year for group policies issued in Missouri, North Dakota and Colorado) of the effective date of the certificate or an increase in coverage. This exclusionary period is one year for residents of Missouri and North Dakota. If the group policy was issued in Massachusetts, the suicide exclusion does not apply to dependent life coverage. The suicide exclusion does not apply to residents of Washington, or to individuals covered under a group policy issued in Washington.

Additional Coverage Information

How To Apply*

Complete your enrollment form and return it to your Human Resources Manager today! Be sure to indicate your Beneficiary.

Act Now During the Enrollment Period.

Note: If you do not wish to make a change to your coverage, you do not need to do anything.

*All applications are subject to review and approval by Metropolitan Life Insurance Company. Based on the plan design and the amount of coverage requested, a Statement of Health may need to be submitted to complete your application.

For Employee Coverage

Enrollment in this Optional Term Life insurance plan is available without providing medical information as long as:

For Annual Enrollment

- Your enrollment takes place before the enrollment deadline, and
- You are continuing the coverage you had in the last year
- You are requesting to increase existing coverage by one increment, and the total amount of coverage does not exceed \$100,000.

For New Hires

- The enrollment takes place within 31 days from the date you become eligible for benefits, and
- You are enrolling for coverage equal to/less than \$100,000.

If you do not meet all of the conditions stated above, you will need to provide additional medical information by completing a Statement of Health form.

For Dependent Coverage

You must be covered in order to obtain coverage for your spouse and child(ren).

Your spouse and dependent children do not need to provide medical information as long as:

For Annual Enrollment

- The enrollment takes place prior to the enrollment deadline, and
- You are continuing the coverage you had for your spouse and child(ren) in the last year
- You are requesting to increase existing coverage for your spouse by one increment, and the total amount of coverage does not exceed \$25,000.

For New Hires

- The enrollment takes place within 31 days from the date you become eligible for benefits, and
- You are enrolling for spouse coverage equal to/less than \$10,000 and enrolling for child(ren) coverage equal to/less than \$10,000.

If you do not meet all of the conditions stated above, you will need to provide additional medical information by completing a Statement of Health form.

About Your Coverage Effective Date

You must be Actively at Work on the date your coverage becomes effective. Your coverage must be in effect in order for your spouse's and eligible children's coverage to take effect. In addition, your spouse and eligible child(ren) must not be home or hospital confined or receiving or applying to receive disability benefits from any source when their coverage becomes effective.

If Actively at Work requirements are met, coverage will become effective on the first of the month following the receipt of your completed application for all requests that do not require additional medical information. A request for Your amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of the date that notice is received that MetLife has approved the coverage or increase if you meet Actively at Work requirements on that date, or the date that Actively at Work requirements are met after MetLife has approved the coverage or increase. The coverage for your spouse and eligible child(ren) will take effect on the date they are no longer confined, receiving or applying for disability benefits from any source or hospitalized.

Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) other than your employer for your Optional coverage, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary. You are the beneficiary for your Dependent coverage.

1 Funeral Planning services are provided through an agreement with Harris, Rothenberg International (HRI), Inc. HRI is not an affiliate of MetLife, and the services HRI provides are separate and apart from the insurance provided by MetLife. HRI has a nationwide network of 46,700 counselors. Counselors have master's or doctoral degrees and are licensed professionals. Subject to state regulatory approval, not approved in all states.

2 Delivering The Promise specialists are financial services representatives of MetLife or New England Financial, a MetLife company.

4 The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCAs are maintained in MetLife's general account and are subject to claims of MetLife's creditors. MetLife bears the investment risk of the assets backing TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

6 Will Preparation Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, Will Preparation services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.

7 Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. The following are not covered by the Estate Resolution Service: Matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate; any disputes with the Policyholder, Employer, Plan Attorneys, MetLife and/or any of its affiliates; any disputes involving statutory benefits; Will contests or litigation outside Probate Court; Appeals; Court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

8 WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters.

10 MetLife Infinity is offered by MetLife Corporate Services, Inc., an affiliate of Metropolitan Life Insurance Company.

12 The Accelerated Benefits Option is subject to state availability and regulation. The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable federal tax treatment. If the accelerated benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation.

This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances.

Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

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 Auburn – Washburn USD No. 437 and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life coverage is provided under a group insurance policy (Policy Form G2130-S) issued to your employer by MetLife. Life coverage under your employer's plan terminates when your employment ceases when your Life contributions cease, or upon termination of the group contract. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent or when a dependent spouse reaches age 70. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

Auburn Washburn USD No. 437

Supplemental Life Insurance

Employee Monthly Payroll Deduction 12 month

Employee Age Brackets	Rate per 1000	\$1,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
less than 30	\$0.06	0.0600000	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
30 to 34	\$0.09	0.0900000	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00
35 to 39	\$0.12	0.1200000	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
40 to 44	\$0.15	0.1500000	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00	\$10.50	\$12.00	\$13.50	\$15.00
45 to 49	\$0.23	0.2300000	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50	\$13.80	\$16.10	\$18.40	\$20.70	\$23.00
50 to 54	\$0.38	0.3800000	\$3.80	\$7.60	\$11.40	\$15.20	\$19.00	\$22.80	\$26.60	\$30.40	\$34.20	\$38.00
55 to 59	\$0.70	0.7000000	\$7.00	\$14.00	\$21.00	\$28.00	\$35.00	\$42.00	\$49.00	\$56.00	\$63.00	\$70.00
60 to 64	\$0.87	0.8700000	\$8.70	\$17.40	\$26.10	\$34.80	\$43.50	\$52.20	\$60.90	\$69.60	\$78.30	\$87.00
65 to 69	\$1.34	1.3400000	\$13.40	\$26.80	\$40.20	\$53.60	\$67.00	\$80.40	\$93.80	\$107.20	\$120.60	\$134.00
70 & Over	\$2.06	2.0600000	\$20.60	\$41.20	\$61.80	\$82.40	\$103.00	\$123.60	\$144.20	\$164.80	\$185.40	\$206.00
Employee Age Brackets	Rate per 1000	\$1,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000
less than 30	\$0.06	0.0600000	\$6.60	\$7.20	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00
30 to 34	\$0.09	0.0900000	\$9.90	\$10.80	\$11.70	\$12.60	\$13.50	\$14.40	\$15.30	\$16.20	\$17.10	\$18.00
35 to 39	\$0.12	0.1200000	\$13.20	\$14.40	\$15.60	\$16.80	\$18.00	\$19.20	\$20.40	\$21.60	\$22.80	\$24.00
40 to 44	\$0.15	0.1500000	\$16.50	\$18.00	\$19.50	\$21.00	\$22.50	\$24.00	\$25.50	\$27.00	\$28.50	\$30.00
45 to 49	\$0.23	0.2300000	\$25.30	\$27.60	\$29.90	\$32.20	\$34.50	\$36.80	\$39.10	\$41.40	\$43.70	\$46.00
50 to 54	\$0.38	0.3800000	\$41.80	\$45.60	\$49.40	\$53.20	\$57.00	\$60.80	\$64.60	\$68.40	\$72.20	\$76.00
55 to 59	\$0.70	0.7000000	\$77.00	\$84.00	\$91.00	\$98.00	\$105.00	\$112.00	\$119.00	\$126.00	\$133.00	\$140.00
60 to 64	\$0.87	0.8700000	\$95.70	\$104.40	\$113.10	\$121.80	\$130.50	\$139.20	\$147.90	\$156.60	\$165.30	\$174.00
65 to 69	\$1.34	1.3400000	\$147.40	\$160.80	\$174.20	\$187.60	\$201.00	\$214.40	\$227.80	\$241.20	\$254.60	\$268.00
70 & Over	\$2.06	2.0600000	\$226.60	\$247.20	\$267.80	\$288.40	\$309.00	\$329.60	\$350.20	\$370.80	\$391.40	\$412.00

Supplemental Life Insurance coverage is provided under a group insurance policy (Policy Form G.2130-S) issued to your employer by MetLife. Supplemental Life coverage terminates when your employment ceases, when your Optional Life contributions cease, or upon termination of the group contract by your employer upon prior written notice to MetLife. Optional Life Insurance does not provide payments of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate or payment of increased benefits for death caused by suicide within two years (one year in North Dakota) of an increase in coverage(except in Missouri and Washington). This coverage may also be discontinued by MetLife for non-payment of premium if participation requirements are not met.

Metropolitan Life Insurance Company, New York, NY

Auburn Washburn USD No. 437

Dependent Life Insurance

Employee Monthly Payroll Deduction 12 month

Employee Age Brackets	Rate per 1000	\$1,000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15 to 19	\$0.11	0.1100000	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
20 to 24	\$0.08	0.0800000	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$2.80	\$3.20	\$3.60	\$4.00
25 to 29	\$0.10	0.1000000	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00
30 to 34	\$0.13	0.1300000	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25	\$3.90	\$4.55	\$5.20	\$5.85	\$6.50
35 to 39	\$0.15	0.1500000	\$0.75	\$1.50	\$2.25	\$3.00	\$3.75	\$4.50	\$5.25	\$6.00	\$6.75	\$7.50
40 to 44	\$0.19	0.1900000	\$0.95	\$1.90	\$2.85	\$3.80	\$4.75	\$5.70	\$6.65	\$7.60	\$8.55	\$9.50
45 to 49	\$0.29	0.2900000	\$1.45	\$2.90	\$4.35	\$5.80	\$7.25	\$8.70	\$10.15	\$11.60	\$13.05	\$14.50
50 to 54	\$0.50	0.5000000	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	\$25.00
55 to 59	\$0.82	0.8200000	\$4.10	\$8.20	\$12.30	\$16.40	\$20.50	\$24.60	\$28.70	\$32.80	\$36.90	\$41.00
60 to 64	\$1.40	1.4000000	\$7.00	\$14.00	\$21.00	\$28.00	\$35.00	\$42.00	\$49.00	\$56.00	\$63.00	\$70.00
65 to 69	\$2.49	2.4900000	\$12.45	\$24.90	\$37.35	\$49.80	\$62.25	\$74.70	\$87.15	\$99.60	\$112.05	\$124.50

Dependent Child(ren) Monthly Premium, \$10,000 Coverage Per Child - Per Family - \$1.50 Employee

Dependent Life Insurance coverage is provided under a group insurance policy (Policy Form G.2130-S) issued to your employer by MetLife. Dependent Life coverage terminates when the employee's employment ceases, when Dependent Life contributions cease, upon the death of the employee, when a dependent no longer qualifies as a dependent, when a dependent [spouse] reaches age 70, or upon termination of the group contract by your employer upon prior written notice to MetLife. This coverage may also be discontinued by MetLife for non-payment of premium or if participation requirements are not met. Dependent Life insurance does not provide payment of increased benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within the first two years (one year in North Dakota) of an increase in coverage (except in Missouri, Washington and Massachusetts). [For use for NY situs cases only. Spouse coverage can not exceed employee coverage. Child(ren) coverage can not exceed \$25,000 per eligible child.] [For employees residing in Texas, dependent coverage can not exceed employee coverage.]

Metropolitan Life Insurance Company, New York, NY

Auburn Washburn USD No. 437

Supplemental Life Insurance

Employee Monthly Payroll Deduction 9 Month

Employee Age Brackets	Rate per 1000	\$1,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
less than 30	\$0.08	0.0800000	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$5.60	\$6.40	\$7.20	\$8.00
30 to 34	\$0.13	0.1300000	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70	\$13.00
35 to 39	\$0.16	0.1600000	\$1.60	\$3.20	\$4.80	\$6.40	\$8.00	\$9.60	\$11.20	\$12.80	\$14.40	\$16.00
40 to 44	\$0.20	0.2000000	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00
45 to 49	\$0.30	0.3000000	\$3.00	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00	\$21.00	\$24.00	\$27.00	\$30.00
50 to 54	\$0.50	0.5000000	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00
55 to 59	\$0.93	0.9300000	\$9.30	\$18.60	\$27.90	\$37.20	\$46.50	\$55.80	\$65.10	\$74.40	\$83.70	\$93.00
60 to 64	\$1.17	1.1700000	\$11.70	\$23.40	\$35.10	\$46.80	\$58.50	\$70.20	\$81.90	\$93.60	\$105.30	\$117.00
65 to 69	\$1.80	1.8000000	\$18.00	\$36.00	\$54.00	\$72.00	\$90.00	\$108.00	\$126.00	\$144.00	\$162.00	\$180.00
70 & Over	\$2.76	2.7600000	\$27.60	\$55.20	\$82.80	\$110.40	\$138.00	\$165.60	\$193.20	\$220.80	\$248.40	\$276.00
Employee Age Brackets	Rate per 1000	\$1,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000
less than 30	\$0.08	0.0800000	\$8.80	\$9.60	\$10.40	\$11.20	\$12.00	\$12.80	\$13.60	\$14.40	\$15.20	\$16.00
30 to 34	\$0.13	0.1300000	\$14.30	\$15.60	\$16.90	\$18.20	\$19.50	\$20.80	\$22.10	\$23.40	\$24.70	\$26.00
35 to 39	\$0.16	0.1600000	\$17.60	\$19.20	\$20.80	\$22.40	\$24.00	\$25.60	\$27.20	\$28.80	\$30.40	\$32.00
40 to 44	\$0.20	0.2000000	\$22.00	\$24.00	\$26.00	\$28.00	\$30.00	\$32.00	\$34.00	\$36.00	\$38.00	\$40.00
45 to 49	\$0.30	0.3000000	\$33.00	\$36.00	\$39.00	\$42.00	\$45.00	\$48.00	\$51.00	\$54.00	\$57.00	\$60.00
50 to 54	\$0.50	0.5000000	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00
55 to 59	\$0.93	0.9300000	\$102.30	\$111.60	\$120.90	\$130.20	\$139.50	\$148.80	\$158.10	\$167.40	\$176.70	\$186.00
60 to 64	\$1.17	1.1700000	\$128.70	\$140.40	\$152.10	\$163.80	\$175.50	\$187.20	\$198.90	\$210.60	\$222.30	\$234.00
65 to 69	\$1.80	1.8000000	\$198.00	\$216.00	\$234.00	\$252.00	\$270.00	\$288.00	\$306.00	\$324.00	\$342.00	\$360.00
70 & Over	\$2.76	2.7600000	\$303.60	\$331.20	\$358.80	\$386.40	\$414.00	\$441.60	\$469.20	\$496.80	\$524.40	\$552.00

Supplemental Life Insurance coverage is provided under a group insurance policy (Policy Form G.2130-S) issued to your employer by MetLife. Supplemental Life coverage terminates when your employment ceases, when your Optional Life contributions cease, or upon termination of the group contract by your employer upon prior written notice to MetLife. Optional Life Insurance does not provide payments of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate or payment of increased benefits for death caused by suicide within two years (one year in North Dakota) of an increase in coverage(except in Missouri and Washington). This coverage may also be discontinued by MetLife for non-payment of premium or if participation requirements are not met.

Metropolitan Life Insurance Company, New York, NY

Auburn Washburn USD No. 437

Dependent Life Insurance

Employee Monthly Payroll Deduction 9 Month

Employee Age Brackets	Rate per 1000	\$1,000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15 to 19	\$0.15	0.1500000	\$0.75	\$1.50	\$2.25	\$3.00	\$3.75	\$4.50	\$5.25	\$6.00	\$6.75	\$7.50
20 to 24	\$0.11	0.1100000	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
25 to 29	\$0.13	0.1300000	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25	\$3.90	\$4.55	\$5.20	\$5.85	\$6.50
30 to 34	\$0.17	0.1700000	\$0.85	\$1.70	\$2.55	\$3.40	\$4.25	\$5.10	\$5.95	\$6.80	\$7.65	\$8.50
35 to 39	\$0.20	0.2000000	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00
40 to 44	\$0.25	0.2500000	\$1.25	\$2.50	\$3.75	\$5.00	\$6.25	\$7.50	\$8.75	\$10.00	\$11.25	\$12.50
45 to 49	\$0.39	0.3900000	\$1.95	\$3.90	\$5.85	\$7.80	\$9.75	\$11.70	\$13.65	\$15.60	\$17.55	\$19.50
50 to 54	\$0.67	0.6700000	\$3.35	\$6.70	\$10.05	\$13.40	\$16.75	\$20.10	\$23.45	\$26.80	\$30.15	\$33.50
55 to 59	\$1.09	1.0900000	\$5.45	\$10.90	\$16.35	\$21.80	\$27.25	\$32.70	\$38.15	\$43.60	\$49.05	\$54.50
60 to 64	\$1.86	1.8600000	\$9.30	\$18.60	\$27.90	\$37.20	\$46.50	\$55.80	\$65.10	\$74.40	\$83.70	\$93.00
65 to 69	\$3.31	3.3100000	\$16.55	\$33.10	\$49.65	\$66.20	\$82.75	\$99.30	\$115.85	\$132.40	\$148.95	\$165.50

Dependent Child(ren) Monthly Premium, \$10,000 Coverage Per Child - Per Family - \$2.00 Employee

Dependent Life Insurance coverage is provided under a group insurance policy (Policy Form G.2130-S) issued to your employer by MetLife. Dependent Life coverage terminates when the employee's employment ceases, when Dependent Life contributions cease, upon the death of the employee, when a dependent no longer qualifies as a dependent, when a dependent [spouse] reaches age 70, or upon termination of the group contract by your employer upon prior written notice to MetLife. This coverage may also be discontinued by MetLife for non-payment of premium or if participation requirements are not met. Dependent Life insurance does not provide payment of increased benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within the first two years (one year in North Dakota) of an increase in coverage (except in Missouri, Washington and Massachusetts). [For use for NY situs cases only. Spouse coverage can not exceed employee coverage. Child(ren) coverage can not exceed \$25,000 per eligible child.] [For employees residing in Texas, dependent coverage can not exceed employee coverage.]

Metropolitan Life Insurance Company, New York, NY