MetLife | Life Inscurance

Life comes in many shapes and sizes. Protect your priorities with life insurance.

Why life insurance matters

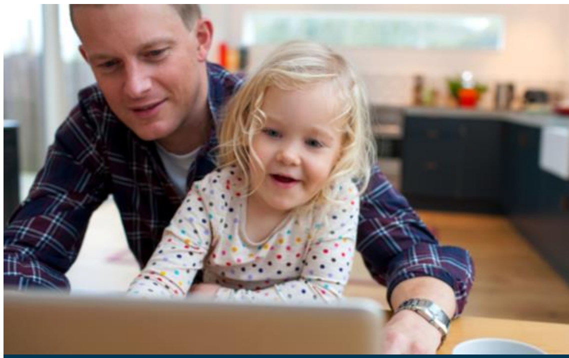
Life insurance is a cost-effective way to protect your loved ones. Should something unforeseen happen to you, it helps ensure that short- and long-term financial obligations could be met. If you have a spouse or domestic partner, if you have children, they may rely on you to help keep the household running. Without your income paying the mortgage or providing for a child's college education could become more difficult.

Term life insurance gives your loved ones a lump sum payment. This would help them be financially prepared to better handle expenses like:

- Mortgage or rent payments
- Utilities
- Insurance premiums
- Childcare/education fees
- Transportation
- Credit card bills

A premature death is likely to exert a major or devastating impact on financial security, lifestyle and general savings.[1]

Experts recommend a coverage amount equal to at least **10 years of your annual income**.[1]



Review your life insurance needs regularly to help ensure adequate protection for your loved ones.

Not sure how much life insurance is right for you?

Get an idea of how much to consider with our calculator. Scan the QR code or visit www.metlife.com/lifeneeds.

Scan to calculate life insurance coverage that fits you.

Questions? Call MetLife Customer Service.
1-800-GET-MET8 (1-800-438-6388)

Continue to be there for your loved ones with life insurance.

They will receive a lump-sum payment to help provide a more financially secure future.

Consider these average Group Term Life Insurance policy costs for a healthy 35-year-old:

$50k in coverage

Estimated cost $3–$4 per month[3]
That's near the cost of a latte!

$250k in coverage

Estimated cost $13–$20 per month[3]
That's a movie ticket and popcorn![4]

$500k in coverage

Estimated cost $25–$40 per month[3]
That's one month at a fitness center![4]

Consider this life event:

Consider this scenario:
Renee's father passed away a few months before she left for college. Fortunately, he had group life insurance through MetLife, which helped cover Renee's tuition and allowed her to pursue her dream to become a registered nurse. Now, she has life insurance through her employer to help make sure her kids will have the same opportunities if something happens to her.

This is a hypothetical example for illustrative purposes only. Photos do not represent actual MetLife customers.

The advantages of getting life insurance through work:

- **Competitive group rates[2]**
- **Guaranteed issue** (no health questions or medical exam)
- **Convenient payroll deductions**
- **Easy access to enrollment**
- **Educational tools** to help you decide how much insurance is right for you

The tax advantage

Your beneficiaries typically won't need to pay income tax on the payments they receive.[5]

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Help ensure your family's financial security with MetLife Life Insurance.

Benefit overview	Term life insurance covers you for a fixed period of time and pays a death benefit to your beneficiary if you pass away during that time.
Why needed	This coverage can help your family be financially prepared to better handle expenses like mortgage or rent payments, utilities, insurance premiums, childcare/education fees, transportation, credit card bills, and more.
Coverage offered	Basic Term Life: Foundational protection provided by your employer that helps meet a portion of a household's income needs in the event of a premature death. Supplemental Term Life: Allows employees to increase their protection to meet their individual needs through payroll deduction. Dependent Life: Offers additional coverage for your spouse/ domestic partner and eligible children through payroll deduction.
Additional value and services	This group term life insurance plan includes: • Grief Counseling:[6] Provides you and your loved ones up to five face-to-face or telephone sessions with a licensed grief counselor to help cope with a loss or major event. • Beneficiary Grief Counseling:[6] Personalized counseling sessions to meet your beneficiary's needs. Any beneficiary who receives the life insurance proceeds is eligible for up to five counseling sessions. These sessions can be in-person or by phone with one of TELUS Health's network of counselors who provide professional, confidential support during difficult times. • Estate Planning Services: – Will Preparation:[7] Offers in-person and phone access to a network of plan attorneys to prepare or update a will, living will or power of attorney. – Digital Estate Planning:[8] Access to online state-specific tools for will preparation and other key estate planning documents. • Estate Resolution Services:[9] Helps alleviate the administrative and financial burden of probating an estate. • Accelerated Benefit Option:[10] In case of terminal illness, you can get early access to a portion of your life insurance proceeds. • Portability:[11] Provides an opportunity to continue your group term life insurance coverage with MetLife at competitive rates[2] if you retire or leave the company. • Funeral Discount & Planning Services:[12] Access to Dignity Memorial, the largest network of funeral homes and cemeteries, to pre-plan arrangements with a licensed counselor and receive a discount on funeral services.

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Frequently Asked Questions

What is a beneficiary?

A. **The person you choose to receive the life insurance proceeds should something happen to you.** It's possible to have multiple beneficiaries and you can update them regularly should your circumstances or needs change.

I already have basic life insurance through my employer, why do I need more?

A. **While having life insurance provided by your employer is a great benefit, it's possible that it may not be enough to adequately provide for your loved ones.** Additional life insurance can give them greater financial security if you are no longer here to earn a paycheck.

How much life insurance do I need?

A. **Everyone is different, but it may be more than you have now.** The insurance you need changes as your life changes — for example, getting married, starting a family, or buying a home may change the coverage you need. Many people are surprised to learn that they may not have enough life insurance to cover the many expenses their loved ones may face.

How much will it cost?

A. **It may be less expensive than you think.** MetLife's group term life insurance plans are a cost-effective way for you to provide for your loved ones with competitive group rates and a wide range of coverage options to choose from. Exact rates can be found in the enrollment materials provided by your employer.

How do I pay for my coverage?

A. **Premiums are conveniently paid through payroll deductions**, so you don't have to worry about writing a check or missing a payment.

How are claims paid?

A. **A claim needs to be filed with the life insurance company upon the death of the insured.** A tax-free death benefit is paid in a single lump-sum to your chosen beneficiary or beneficiaries.[5]

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* Individual results may vary. MetLife has not compensated anyone for this testimonial.

1. MetLife's 2024 Study of the Financial Impact of Premature Death.
2. Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.
3. Based upon internal MetLife calculation.
4. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Accessed September 2025.
5. In general, death benefits are received income tax free.
6. Grief Counseling and Funeral Assistance services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms. Not available for Term, Paragon or MetFlex Principally Located in NY or any new customer sitused in ND after 1/1/2018. Please refer to Beneficiary Grief Counseling for our NY customers.
   Beneficiary Grief Counseling services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.
7. Included with Supplemental Life Insurance. Will Preparation Services are offered by MetLife Legal Plans, Inc, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company Warwick, Rhode Island. For New York-sitused or principally located cases, Will Preparation Services are 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 Will Preparation Services.
8. Digital Estate Planning is not included with dependent life coverages. Domestic Partnerships are not currently supported; however, members in a domestic partnership may use a MetLife Legal Plans attorney for their planning needs. Online Notary is not available in all states. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI.
9. Included with Supplemental Life Insurance. Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company Warwick, Rhode Island. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, 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.
10. You can receive a percentage of your life insurance proceeds in the event that you become terminally ill and your life expectancy is certified by a physician to be less than a specified period of time as described in your certificate and the group policy. The availability of and exact terms of the Accelerated Benefits Option (ABO) are subject to your plan design as well as state availability and regulation.
    The ABO benefits are intended to qualify for favorable federal tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g), in which case the benefits will not be 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 ABO 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 ABO benefits will have on public assistance eligibility for you, your spouse or your family.
11. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least $20,000 must be elected.
12. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. The discount is available for services offered in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. For coverage issued under a multiple-employer trust, services are not available for WA residents.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

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 your Plan Sponsor and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life coverages are provided under a group insurance policy (Policy Form GPN99 or G2130-S) issued to your employer by MetLife. Life coverages under your employer's plan terminates when your employment ceases, when your Life contributions cease, or upon termination of the group insurance policy. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent. 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.

AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Specific information pertaining to your insurance can be obtained by contacting your benefits administrator.

MetLife

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