

Spouse Life Rates  
(Based on Employee's Age as of January 1<sup>st</sup>)  
All rates are Per \$1,000

Age	RATE
<25	\$0.05
25-29	\$0.06
30-34	\$0.08
35-39	\$0.09
40-44	\$0.10
45-49	\$0.15
50-54	\$0.23
55-59	\$0.43
60-64	\$0.66
65-69	\$1.27
70+	\$2.06

Optional Life Rates  
(Based on Employee's Age as of January 1<sup>st</sup>)  
All rates are Per \$1,000

Age	RATE
<30	\$0.06
30-34	\$0.07
35-39	\$0.08
40-44	\$0.09
45-49	\$0.12
50-54	\$0.18
55-59	\$0.31
60-64	\$0.47
65-69	\$0.89
70+	\$1.54

Child Life Rates (Bi-weekly)

\$2,500 = \$0.13

\$5,000 = \$0.25

\$10,000 = \$0.51

*Note: Coverage for spouse and dependent children cannot exceed 50% of the Employee's combined Basic & Optional Life Insurance policy value.*

### What is the "Excess Ins" deduction on my paycheck?

If you receive more than \$50,000 in Basic Life Insurance benefits, the IRS requires that you be taxed on the value of employer-provided group term life insurance over \$50,000. The taxable value of this life insurance coverage is called "imputed income" and reflected on your paycheck stub as "Excess Ins." Even though you don't receive cash, you are taxed as if you received cash in an amount equal to the value of this coverage. You pay taxes on the amount of term life coverage over \$50,000. To avoid the Imputed Income Tax on Basic Life Insurance, you may elect to freeze your basic life policy at \$50,000 instead of a policy value equal to two times your salary to a maximum of \$100,000. Contact the Benefits Office for more information.

### No Duplication of Benefits or Enrollment

You cannot have duplicate coverage under the County life insurance program. If you and your spouse are both County employees eligible for County life insurance, neither of you may enroll in Spouse Life insurance. (This also applies to County retirees enrolled in the life insurance program.) Also, children of County employees cannot have duplicate coverage under both parents, or coverage as a child and as an employee. MetLife will only pay benefits for one policy. Dependent eligibility requirements for group life insurance are the same as the requirements for all other County benefits.

### Accidental Death & Dismemberment (AD&D)

The County plan includes AD&D coverage for employees that pays a benefit for loss of life or other injuries resulting from a covered accident. Injuries covered may include loss of sight or speech, paralysis and dismemberment of hands or feet.

### Accelerated Benefit Option

If you are determined to be terminally ill (have a life expectancy of less than 12 months and meet other eligibility requirements), you may be eligible to receive up to 75 percent, or a maximum of \$500,000, of your group term life insurance benefit. This benefit allows you to use the proceeds as you desire — whether to