

ADDITIONAL LIFE COVERAGE



EMPLOYEE COVERAGE

- \$**20,000** Minimum
- \$ **5,000** Increments Thereafter
- Max** 5x Gross Annual Pay up to \$500,000
- » Term Life Does Not Build Cash Value
- » Conversion Available at Employment Termination

Optional Accidental Death Coverage

- » 24/7 Protection During Work, Rest, Travel or Play
- » Doubles Coverage if Employee Dies Accidentally
- » Coverage if Employee Loses a Limb
- » Coverage if Employee Loses Use of a Limb
- » Coverage if Employee Loses Sight
- » Coverage if Employee Loses Hearing



SPOUSE COVERAGE

- \$**20,000** Minimum
- \$ **5,000** Increments Thereafter
- Max** 50% of Employee Additional Life Coverage
- » Employee must have Additional Life Coverage



CHILD COVERAGE

- \$**10,000** Coverage for \$**2**, or
- \$**20,000** Coverage for \$**4**
- » One Premium Covers All Children
- » Employee must have Additional Life Coverage



INCLUDED SERVICES

- » Last Will & Testament Creation
- » Living Will Creation
- » Durable Powers of Attorney Creation
- » Grief Counseling
- » Estate Resolution Services
- » Funeral Planning



SUPPORT

- » **Metlife.com**
- » **866.492.6983**



LEARN MORE

- Scan **QR Code**
- or Visit **Opehw.com**



OPEH&W APP

- Scan **QR Code** to install the OPEH&W App



AGE BASED RATES FOR EACH \$1,000 OF COVERAGE

WITH ACCIDENTAL DEATH COVERAGE	WITHOUT ACCIDENTAL DEATH COVERAGE
18-34 0.10	18-34 0.07
35-39 0.13	35-39 0.10
40-44 0.17	40-44 0.14
45-49 0.26	45-49 0.23
50-54 0.42	50-54 0.39
55-59 0.67	55-59 0.64
60-64 0.77	60-64 0.74
65-69 1.24	65-69 1.21
70-74 2.08	70-74 2.05
75+ 3.21	75+ 3.18

Use Attained Age of Employee or Spouse at Coverage Start Date. Rate Updated Annually Using Attained Age Each July 1st.

Employees Enrolling from EGID with Existing Coverage, Regardless of Age:

\$**4.80** for First \$**20,000** of Coverage with **Accidental Death Coverage**, or
 \$**3.60** for First \$**20,000** of Coverage without **Accidental Death Coverage**

2025-2026 PLAN YEAR
JULY 1, 2025 TO JUNE 30, 2026



OPEH&W Health Plan
 Making Healthy Cheaper