

# \$40,000 LIFE COVERAGE



 **EMPLOYEE COVERAGE**  
**\$40,000**

 **MONTHLY RATE**  
**\$13.00** Member

 **EMPLOYEE ACCIDENTAL DEATH**  
**\$80,000**

**Also Provides Coverage for:**

- » Loss of or Loss of the Use of a **Limb**
- » Loss of **Sight** or **Hearing**

 **SPOUSE & CHILD COVERAGE**  
**\$10,000** Spouse  
**\$ 4,000** Child

 **COVERAGE DETAILS**

- » **Term Life** Does Not Build Cash Value
- » **24/7 Protection** During Work, Rest, Travel or Play
- » **Automatic Enrollment** Guaranteed & Unconditional
- » **Coverage Reduced** to 50% at Ages 70 through 79, and
- » **Coverage Reduced** to 75% at Ages 80+
- » **Covered Until** Employee Terminates
- » **Convertible** to Individual Policy at Termination

 **SUPPORT**  
» **Metlife.com**  
» **866.492.6983**



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



**OPEH&W Health Plan**  
Making Healthy Cheaper