

We are a church organization serving other church organizations with affordable health and benefits coverage tailored to the unique needs of each member organization. We understand the Church because we are part of the Church.

# **Health Solutions**



## **Group Term Life Insurance Accidental Death and Dismemberment**

MetLife and Christian Brothers Employee Benefit Trust teamed up to help make benefit decisions simpler for members and their families who participate in the Trust.

MetLife's Group Term Life insurance is a core part of a strong benefits package that provides essential protection to employees. We can help you provide a valuable solution to address a top concern of full-time employees — the impact of premature death on their families' financial security.

### ***An essential benefit from the leader in Group Life***

MetLife Group Term Life insurance coverage is an affordable way to provide employees with the life insurance protection they need, helping them create their own personal safety net. We consult with you to design Term Life solutions that help you offer a comprehensive benefits portfolio to meet the needs of your company, plan members and their beneficiaries — today and as they evolve over time.

### ***Basic Term Life: a solid foundation***

Basic Term Life is a core employer-paid benefit that helps meet a portion of a family's income needs in the event of premature death. With flexible options to choose from, including flat benefit amounts or multiples of pay, Basic Term Life is solid protection that can meet the diverse needs of your employees.

### ***AD&D Coverage: Additional protection to meet the needs of today's employees***

AD&D as part of your basic Term Life coverage. MetLife's AD&D coverage pays a benefit for a covered accident that results in a loss of life, speech, hearing or sight, paralysis and more.

**Nearly one-in-three Americans  
think they need more insurance.<sup>1</sup>**

<sup>1</sup> Facts about Life 2017: Facts from LMRA, September 2017.

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# Group Term Life Insurance Accidental Death and Dismemberment

## Sample Plan of Basic Life and Accidental Death and Dismemberment Benefits

Basic Life and AD&D Amount	
Life Benefit Amount	1.5 times Your Basic Annual Earnings.
Basic Annual Earnings	Basic Annual Earnings means Your gross annual rate of pay as determined by Your Participating Member excluding overtime and other extra pay. Basic Annual Earnings for You if you are a Salesman include commissions and/or bonuses which shall be averaged for the most recent 12 months.
Minimum Life Benefit Amount	1.5 times Your Basic Annual Earnings subject to the Reduction Formula.
Maximum Life Benefit Amount	\$150,000.
Accelerated Benefit Option	Up to 80% of Your Basic Life Benefit Amount.
AD&D Benefit Amount	An amount equal to Your Basic Life Insurance. Refer to Your SCHEDULE OF BENEFITS Section of Your Certificate for a listing of "Covered Losses."
Maximum AD&D Benefit Amount	\$150,000.
Reduction Formula	Your Basic Life and Accidental Death and Dismemberment Insurance will be reduced to a percentage of the amount of Your insurance in effect on the day before Your 65th birthday by applying the appropriate percentage as follows: At age 65 but less than ..... 70 67% At age 70 but less than ..... 75 43%, and At age 75 and older ..... 33%.

Plans Coverages Examples
1x Salary, \$150,000 Maximum
1.5x Salary, \$150,000 Maximum
1.5x Salary, \$50,000 Maximum
2x Salary, \$150,000 Maximum
2x Salary, \$250,000 Maximum
Flat \$10,000
Flat \$20,000
Flat \$25,000
Flat \$30,000
Flat \$50,000



**MetLife**

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For over 60 years, Christian Brothers Services has been a trusted partner for Catholic institutions, offering cost-effective health coverage, retirement planning, property protection, and expert consulting. Let us handle the details so you can focus on your mission. Visit [cbservices.org](http://cbservices.org) to learn more.