



2020 Retiree Flexible Benefit Rate Sheet

Provider	Benefit	Tier	Monthly Rate
Delta Dental	Standard DHMO	Retiree only	\$ 8.06
		Retiree & Family	\$ 20.53
	High DHMO	Retiree only	\$ 13.05
		Retiree & Family	\$ 33.32
	Standard PPO	Retiree only	\$ 19.46
		Retiree & Family	\$ 59.61
	High PPO	Retiree only	\$ 31.37
		Retiree & Family	\$ 93.82
UnitedHealthcare Dental	Standard DHMO	Retiree only	\$ 7.37
		Retiree & Family	\$ 18.88
	High DHMO	Retiree only	\$ 9.87
		Retiree & Family	\$ 25.37
	Standard PPO	Retiree only	\$ 17.95
		Retiree & Family	\$ 54.99
	High PPO	Retiree only	\$ 34.39
		Retiree & Family	\$ 104.99
EyeMed Vision	Vision	Retiree only	\$ 5.60
		Retiree & Family	\$ 13.99
ID Watchdog Identity Theft Protection	Identify Theft Protection	Retiree only	\$ 5.60
		Retiree & Family	\$ 9.40
ARAG Legal Plan	Legal Plan	Retiree & Family	\$ 13.60
Hyatt (MetLaw) Legal Plan	Legal Plan	Retiree & Family	\$ 14.30
MetLife Hospital Indemnity Coverage (HIC) Plans	Hospital Indemnity Coverage \$50/Day	Retiree only	\$ 7.30
		Retiree & Family	\$ 16.17
	Hospital Indemnity Coverage \$150/Day	Retiree only	\$ 21.36
		Retiree & Family	\$ 47.27



2020 Retiree Life & AD&D Rate Sheet

New 2020 plan year rates based on new age reduction tiers.

MetLife - Voluntary Life Benefit

Retiree Only

Under Age 65 – 100% of original policy

Amount	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Monthly	\$5.18	\$10.36	\$15.54	\$20.72	\$25.90	\$31.08	\$36.26	\$41.44	\$46.62	\$51.80

Age 65-69 – 65% reduction of original policy

Amount	\$6,500	\$13,000	\$19,500	\$26,000	\$32,500	\$39,000	\$45,500	\$52,000	\$58,500	\$65,000
Monthly	\$3.37	\$6.73	\$10.10	\$13.47	\$16.84	\$20.20	\$23.57	\$26.94	\$30.30	\$33.67

Age 70+ – 50% reduction of original policy

Amount	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Monthly	\$2.59	\$5.18	\$7.77	\$10.36	\$12.95	\$15.54	\$18.13	\$20.72	\$23.31	\$25.90

New 2020 plan year rates for currently enrolled Retirees who have already experienced a reduction in coverage level starting at age 70.

MetLife - Voluntary Life Benefit

Retiree Only

Age 70-74

Amount	\$4,500	\$9,000	\$13,500	\$18,000	\$22,500	\$27,000	\$31,500	\$36,000	\$40,500	\$45,000
Monthly	\$2.33	\$4.66	\$6.99	\$9.32	\$11.66	\$13.99	\$16.32	\$18.65	\$20.98	\$23.31

Age 75-79

Amount	\$3,000	\$6,000	\$9,000	\$12,000	\$15,000	\$18,000	\$21,000	\$24,000	\$27,000	\$30,000
Monthly	\$1.55	\$3.11	\$4.66	\$6.22	\$7.77	\$9.32	\$10.88	\$12.43	\$13.99	\$15.54

Age 80+

Amount	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000	\$16,000	\$18,000	\$20,000
Monthly	\$1.04	\$2.07	\$3.11	\$4.14	\$5.18	\$6.22	\$7.25	\$8.29	\$9.32	\$10.36



2020 Retiree Life & AD&D Rate Sheet

New 2020 plan year rates based on new age reduction tiers.

MetLife - Accidental Death and Dismemberment (AD&D)

Retiree Only

Under Age 65 — 100% of original policy

Amount	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
Monthly	\$0.33	\$0.65	\$0.98	\$1.30	\$1.63	\$1.95	\$2.28	\$2.60	\$2.93	\$3.25
Amount	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$475,000	\$500,000
Monthly	\$3.58	\$3.90	\$4.23	\$4.55	\$4.88	\$5.20	\$5.53	\$5.85	\$6.18	\$6.50

Age 65-69 — 65% reduction of original policy

Amount	\$16,250	\$32,500	\$48,750	\$65,000	\$81,250	\$97,500	\$113,750	\$130,000	\$146,250	\$162,500
Monthly	\$0.21	\$0.42	\$0.63	\$0.85	\$1.06	\$1.27	\$1.48	\$1.69	\$1.90	\$2.11
Amount	\$178,750	\$195,000	\$211,250	\$227,500	\$243,750	\$260,000	\$276,250	\$292,500	\$308,750	\$325,000
Monthly	\$2.32	\$2.54	\$2.75	\$2.96	\$3.17	\$3.38	\$3.59	\$3.80	\$4.01	\$4.23

Age 70+ — 50% reduction of original policy

Amount	\$12,500	\$25,000	\$37,500	\$50,000	\$62,500	\$75,000	\$87,500	\$100,000	\$112,500	\$125,000
Monthly	\$0.16	\$0.33	\$0.49	\$0.65	\$0.81	\$0.98	\$1.14	\$1.30	\$1.46	\$1.63
Amount	\$137,500	\$150,000	\$162,500	\$175,000	\$187,500	\$200,000	\$212,500	\$225,000	\$237,500	\$250,000
Monthly	\$1.79	\$1.95	\$2.11	\$2.28	\$2.44	\$2.60	\$2.76	\$2.93	\$3.09	\$3.25

New 2020 plan year rates for currently enrolled Retirees who have already experienced a reduction in coverage level starting at age 70.

MetLife - Accidental Death and Dismemberment (AD&D)

Retiree Only

Age 70-74

Amount	\$17,500	\$35,000	\$52,500	\$70,000	\$87,500	\$105,000	\$122,500	\$140,000	\$157,500	\$175,000
Monthly	\$0.23	\$0.46	\$0.68	\$0.91	\$1.14	\$1.37	\$1.59	\$1.82	\$2.05	\$2.28
Amount	\$192,500	\$210,000	\$227,500	\$245,000	\$262,500	\$280,000	\$297,500	\$315,000	\$332,500	\$350,000
Monthly	\$2.50	\$2.73	\$2.96	\$3.19	\$3.41	\$3.64	\$3.87	\$4.10	\$4.32	\$4.55

Age 75-79

Amount	\$11,250	\$22,500	\$33,750	\$45,000	\$56,250	\$67,500	\$78,750	\$90,000	\$101,250	\$112,500
Monthly	\$0.15	\$0.29	\$0.44	\$0.59	\$0.73	\$0.88	\$1.02	\$1.17	\$1.32	\$1.46
Amount	\$123,750	\$135,000	\$146,250	\$157,500	\$168,750	\$180,000	\$191,250	\$202,500	\$213,750	\$225,000
Monthly	\$1.61	\$1.76	\$1.90	\$2.05	\$2.19	\$2.34	\$2.49	\$2.63	\$2.78	\$2.93

Age 80-84

Amount	\$7,500	\$15,000	\$22,500	\$30,000	\$37,500	\$45,000	\$52,500	\$60,000	\$67,500	\$75,000
Monthly	\$0.10	\$0.20	\$0.29	\$0.39	\$0.49	\$0.59	\$0.68	\$0.78	\$0.88	\$0.98
Amount	\$82,500	\$90,000	\$97,500	\$105,000	\$112,500	\$120,000	\$127,500	\$135,000	\$142,500	\$150,000
Monthly	\$1.07	\$1.17	\$1.27	\$1.37	\$1.46	\$1.56	\$1.66	\$1.76	\$1.85	\$1.95

Age 85+

Amount	\$3,750	\$7,500	\$11,250	\$15,000	\$18,750	\$22,500	\$26,250	\$30,000	\$33,750	\$37,500
Monthly	\$0.05	\$0.10	\$0.15	\$0.20	\$0.24	\$0.29	\$0.34	\$0.39	\$0.44	\$0.49
Amount	\$41,250	\$45,000	\$48,750	\$52,500	\$56,250	\$60,000	\$63,750	\$67,500	\$71,250	\$75,000
Monthly	\$0.54	\$0.59	\$0.63	\$0.68	\$0.73	\$0.78	\$0.83	\$0.88	\$0.93	\$0.98



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MetLife - Accidental Death and Dismemberment (AD&D)

Retiree & Family

Under Age 65 — 100% of original policy

Amount	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
Monthly	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25	\$3.90	\$4.55	\$5.20	\$5.85	\$6.50
Amount	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$475,000	\$500,000
Monthly	\$7.15	\$7.80	\$8.45	\$9.10	\$9.75	\$10.40	\$11.05	\$11.70	\$12.35	\$13.00

Age 65-69 — 65% reduction of original policy

Amount	\$16,250	\$32,500	\$48,750	\$65,000	\$81,250	\$97,500	\$113,750	\$130,000	\$146,250	\$162,500
Monthly	\$0.42	\$0.85	\$1.27	\$1.69	\$2.11	\$2.54	\$2.96	\$3.38	\$3.80	\$4.23
Amount	\$178,750	\$195,000	\$211,250	\$227,500	\$243,750	\$260,000	\$276,250	\$292,500	\$308,750	\$325,000
Monthly	\$4.65	\$5.07	\$5.49	\$5.92	\$6.34	\$6.76	\$7.18	\$7.61	\$8.03	\$8.45

Age 70+ — 50% reduction of original policy

Amount	\$12,500	\$25,000	\$37,500	\$50,000	\$62,500	\$75,000	\$87,500	\$100,000	\$112,500	\$125,000
Monthly	\$0.33	\$0.65	\$0.98	\$1.30	\$1.63	\$1.95	\$2.28	\$2.60	\$2.93	\$3.25
Amount	\$137,500	\$150,000	\$162,500	\$175,000	\$187,500	\$200,000	\$212,500	\$225,000	\$237,500	\$250,000
Monthly	\$3.58	\$3.90	\$4.23	\$4.55	\$4.88	\$5.20	\$5.53	\$5.85	\$6.18	\$6.50

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MetLife - Accidental Death and Dismemberment (AD&D)

Retiree & Family

Age 70-74

Amount	\$17,500	\$35,000	\$52,500	\$70,000	\$87,500	\$105,000	\$122,500	\$140,000	\$157,500	\$175,000
Monthly	\$0.46	\$0.91	\$1.37	\$1.82	\$2.28	\$2.73	\$3.19	\$3.64	\$4.10	\$4.55
Amount	\$192,500	\$210,000	\$227,500	\$245,000	\$262,500	\$280,000	\$297,500	\$315,000	\$332,500	\$350,000
Monthly	\$5.01	\$5.46	\$5.92	\$6.37	\$6.83	\$7.28	\$7.74	\$8.19	\$8.65	\$9.10

Age 75-79

Amount	\$11,250	\$22,500	\$33,750	\$45,000	\$56,250	\$67,500	\$78,750	\$90,000	\$101,250	\$112,500
Monthly	\$0.29	\$0.59	\$0.88	\$1.17	\$1.46	\$1.76	\$2.05	\$2.34	\$2.63	\$2.93
Amount	\$123,750	\$135,000	\$146,250	\$157,500	\$168,750	\$180,000	\$191,250	\$202,500	\$213,750	\$225,000
Monthly	\$3.22	\$3.51	\$3.80	\$4.10	\$4.39	\$4.68	\$4.97	\$5.27	\$5.56	\$5.85

Age 80-84

Amount	\$7,500	\$15,000	\$22,500	\$30,000	\$37,500	\$45,000	\$52,500	\$60,000	\$67,500	\$75,000
Monthly	\$0.20	\$0.39	\$0.59	\$0.78	\$0.98	\$1.17	\$1.37	\$1.56	\$1.76	\$1.95
Amount	\$82,500	\$90,000	\$97,500	\$105,000	\$112,500	\$120,000	\$127,500	\$135,000	\$142,500	\$150,000
Monthly	\$2.15	\$2.34	\$2.54	\$2.73	\$2.93	\$3.12	\$3.32	\$3.51	\$3.71	\$3.90

Age 85+

Amount	\$3,750	\$7,500	\$11,250	\$15,000	\$18,750	\$22,500	\$26,250	\$30,000	\$33,750	\$37,500
Monthly	\$0.10	\$0.20	\$0.29	\$0.39	\$0.49	\$0.59	\$0.68	\$0.78	\$0.88	\$0.98
Amount	\$41,250	\$45,000	\$48,750	\$52,500	\$56,250	\$60,000	\$63,750	\$67,500	\$71,250	\$75,000
Monthly	\$1.07	\$1.17	\$1.27	\$1.37	\$1.46	\$1.56	\$1.66	\$1.76	\$1.85	\$1.95