



# 2020 Retiree Flexible Benefit Rate Sheet

## Retired on or after 1/1/2020

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	\$ 1.81
		Retiree & Family	\$ 4.57
	Hospital Indemnity Coverage \$150/Day	Retiree only	\$ 5.37
		Retiree & Family	\$ 13.55



# 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**

<b>Amount</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$75,000</b>	<b>\$100,000</b>	<b>\$125,000</b>	<b>\$150,000</b>	<b>\$175,000</b>	<b>\$200,000</b>	<b>\$225,000</b>	<b>\$250,000</b>
<b>Monthly</b>	\$0.33	\$0.65	\$0.98	\$1.30	\$1.63	\$1.95	\$2.28	\$2.60	\$2.93	\$3.25
<b>Amount</b>	<b>\$275,000</b>	<b>\$300,000</b>	<b>\$325,000</b>	<b>\$350,000</b>	<b>\$375,000</b>	<b>\$400,000</b>	<b>\$425,000</b>	<b>\$450,000</b>	<b>\$475,000</b>	<b>\$500,000</b>
<b>Monthly</b>	\$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**

<b>Amount</b>	<b>\$16,250</b>	<b>\$32,500</b>	<b>\$48,750</b>	<b>\$65,000</b>	<b>\$81,250</b>	<b>\$97,500</b>	<b>\$113,750</b>	<b>\$130,000</b>	<b>\$146,250</b>	<b>\$162,500</b>
<b>Monthly</b>	\$0.21	\$0.42	\$0.63	\$0.85	\$1.06	\$1.27	\$1.48	\$1.69	\$1.90	\$2.11
<b>Amount</b>	<b>\$178,750</b>	<b>\$195,000</b>	<b>\$211,250</b>	<b>\$227,500</b>	<b>\$243,750</b>	<b>\$260,000</b>	<b>\$276,250</b>	<b>\$292,500</b>	<b>\$308,750</b>	<b>\$325,000</b>
<b>Monthly</b>	\$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**

<b>Amount</b>	<b>\$12,500</b>	<b>\$25,000</b>	<b>\$37,500</b>	<b>\$50,000</b>	<b>\$62,500</b>	<b>\$75,000</b>	<b>\$87,500</b>	<b>\$100,000</b>	<b>\$112,500</b>	<b>\$125,000</b>
<b>Monthly</b>	\$0.16	\$0.33	\$0.49	\$0.65	\$0.81	\$0.98	\$1.14	\$1.30	\$1.46	\$1.63
<b>Amount</b>	<b>\$137,500</b>	<b>\$150,000</b>	<b>\$162,500</b>	<b>\$175,000</b>	<b>\$187,500</b>	<b>\$200,000</b>	<b>\$212,500</b>	<b>\$225,000</b>	<b>\$237,500</b>	<b>\$250,000</b>
<b>Monthly</b>	\$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**

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

**Age 75-79**

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

**Age 80-84**

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

**Age 85+**

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



# 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 & Family**

**Under Age 65 — 100% of original policy**

<b>Amount</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$75,000</b>	<b>\$100,000</b>	<b>\$125,000</b>	<b>\$150,000</b>	<b>\$175,000</b>	<b>\$200,000</b>	<b>\$225,000</b>	<b>\$250,000</b>
<b>Monthly</b>	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25	\$3.90	\$4.55	\$5.20	\$5.85	\$6.50
<b>Amount</b>	<b>\$275,000</b>	<b>\$300,000</b>	<b>\$325,000</b>	<b>\$350,000</b>	<b>\$375,000</b>	<b>\$400,000</b>	<b>\$425,000</b>	<b>\$450,000</b>	<b>\$475,000</b>	<b>\$500,000</b>
<b>Monthly</b>	\$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**

<b>Amount</b>	<b>\$16,250</b>	<b>\$32,500</b>	<b>\$48,750</b>	<b>\$65,000</b>	<b>\$81,250</b>	<b>\$97,500</b>	<b>\$113,750</b>	<b>\$130,000</b>	<b>\$146,250</b>	<b>\$162,500</b>
<b>Monthly</b>	\$0.42	\$0.85	\$1.27	\$1.69	\$2.11	\$2.54	\$2.96	\$3.38	\$3.80	\$4.23
<b>Amount</b>	<b>\$178,750</b>	<b>\$195,000</b>	<b>\$211,250</b>	<b>\$227,500</b>	<b>\$243,750</b>	<b>\$260,000</b>	<b>\$276,250</b>	<b>\$292,500</b>	<b>\$308,750</b>	<b>\$325,000</b>
<b>Monthly</b>	\$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**

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

**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 & Family**

**Age 70-74**

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

**Age 75-79**

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

**Age 80-84**

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

**Age 85+**

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