Life insurance is an essential part of your financial plan. If something should happen to you, life insurance can help pay for housing, tuition or any of the many expenses your family may face in the years ahead. Research suggests that U.S. households should have enough life insurance to cover at least 5–7 years of income. While your employer may provide you with an initial layer of coverage, this may not be enough to protect your family’s financial future if something should happen to you. That is why your employer is offering you the opportunity to purchase Supplemental Life Insurance coverage from MetLife. Supplemental life insurance coverage can help you to meet your growing needs. Perhaps you recently got married, started a family, purchased a new home or experienced another change in your lifestyle or circumstance. Or, you’ve decided that you’d like your life insurance benefits to cover the financial needs of your family or dependents for an extra year or two. If so, it is quite possible that your current insurance is no longer adequate. And you might want to consider increasing your coverage with Supplemental Life Insurance. Get the coverage you need at competitive group rates. As an employee, you are eligible to purchase Supplemental Life Insurance coverage at competitive group rates. Plus, when you choose Supplemental Life Insurance coverage from MetLife, you can benefit from the convenience of automatic payroll deductions to ensure that your premiums are always paid on time, with no deadline dates to remember and no checks to mail.

For details, call 1 800 GET-MET 8 or visit www.metlife.com/mybenefits.
Take a minute to find out how much supplemental coverage you need.

To determine how much supplemental coverage you may need, simply complete the Life Insurance Calculator at www.metlife.com/mybenefits. It’s a quick, easy way to help assess your coverage needs before you make your purchase. You’ll also find an online Premium Planner—which can help you to determine your monthly cost of coverage, as well as other valuable planning tools which can help to ensure the best possible decisions.

Enrollment will never be easier than it is right now.

By enrolling during the eligibility period, most employees can get coverage without answering detailed medical questions or undergoing a physical. Please keep in mind that if you miss the deadline and have a change of health, you may not be accepted for coverage in the future.

Make sure that your loved ones will be secure tomorrow. Enroll today.

Since it’s impossible to know what tomorrow will bring, it makes good sense to act today to make sure your loved ones are protected. For more information or to enroll for Supplemental Life Insurance coverage from MetLife, visit www.metlife.com/mybenefits or call 1 800 GET-MET 8 (1-800-438-6388). To take advantage of the simplified enrollment, please act during your company’s open enrollment period.

Please remember to complete the Life Insurance Calculator at www.metlife.com/mybenefits.

1 "American Council of Life Insurers 2010 Fact Book.
2 Subject to plan limits. Like most group insurance policies, MetLife group policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.