

# Level Term Life Insurance Plan



## NYSUT MEMBER BENEFITS HAS PARTNERED WITH METLIFE TO OFFER YOU TERM LIFE INSURANCE FOR ALL STAGES OF LIFE

### What does Level Term Life insurance protect?

- Life insurance can cover your family's needs if you're not there, including food, bills and debt.
- It can help pay for your children's education.
- It can help ensure your family stays in their home.
- It can help take care of those who depend on you.
- In short, life insurance can help replace your paycheck if you aren't there to earn it.

### Level Term Life Plan Features:

- Level Term Life Insurance offers premiums that are not anticipated to increase for the length of term you select — 10, 15 or 20 years.
- Accelerated Benefits options where you can receive up to 80 percent of your life insurance benefit before death if you are diagnosed as terminally ill with less than 12 months to live.\*
- Will Preparation and Estate Resolution services for you and your spouse at no additional cost.\*\*
- Convenient payment options with payroll/pension deductions or direct bill.

The NYSUT Member Benefits Trust-endorsed Level Term Life Insurance Plan can help at any stage of your life. The plan provides coverage through age 74.

\* The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will be excludable from your income and will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

\*\* Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

## How many months would your family last on your current life insurance?

### Life insurance is a smart financial move.

- Life insurance is a predictable financial option.
- Beneficiaries usually receive the proceeds of your policy income-tax free.

### Up to \$1 Million of Coverage Available. . .

You and/or your lawful spouse or certified domestic partner have the opportunity to **purchase up to \$1 million of life insurance coverage under this plan**, if under age 65. Terms are available for 10-year, 15-year and 20-year periods. Applicants must be under age 55 to be eligible for the 20-year plan, under age 60 for the 15-year plan and under age 65 for the 10-year plan.

### When life changes, so should your life insurance.

- New family members, a new job, a move or even a pay increase all mean that your life insurance needs have changed.
- It's a good idea to review your protection annually to make sure your current coverage still meets your needs.

### Get an idea of how much life insurance might be right for you.

- A rule of thumb is 60% of your annual income multiplied by your number of years to retirement.
- Try our coverage estimator tool at <http://www.lifeonlinecalculator.com>.

## Plan Features:

### Accelerated Benefits

With the Accelerated Benefits Provision, you can decide to receive up to 80 percent of your life insurance benefit, up to \$500,000, before death if you become terminally ill with less than 12 months to live. These Accelerated Benefits may prove to be essential to pay for final medical costs, or to maintain the financial security of your family during a terminal illness.\*

### Convenience of Payroll/Pension Deduction

If your local association has made arrangements for payroll deduction of NYSUT Member Benefits-endorsed programs, you and your lawful spouse or certified domestic partner both qualify for this convenient way to pay for your premiums from your paycheck.

Likewise, if you are retired, maintain NYSUT membership and are collecting a monthly pension benefit from the NYSTRS, NYSERS, NYCTRS or NYCBERS, or if you are receiving income from a monthly lifetime annuity payment from TIAA, you and your lawful spouse or certified domestic partner qualify for the convenience of pension deduction from your pension check. Premiums will automatically be deducted from the NYSUT member's paychecks over 20 or 26 pay periods or from 12 monthly pension benefits. No checks to write and no payments to remember. Everything is handled automatically for you.

When you retire, your coverage will be put on direct semi-annual bill. Once you start to receive regular monthly pension benefits, you can change your payment option to pension deduction. While you are on direct bill awaiting the start of pension deduction, the payroll deduction discounted premium rate will continue for two billing cycles. Pension deduction is always made in 12 equal payments.

### **NYSUT members who select the payroll or pension deduction option also enjoy a 15 percent discount on their premiums.**

Details are outlined in this brochure. Please take a few minutes to read it thoroughly.

## **Important questions and answers about the NYSUT Member Benefits-endorsed Level Term Life Insurance Plan with Accelerated Benefits**

### **Why Level Term Life Insurance?**

Level Term Life Insurance offers premiums that will not increase due to changes in age or health status. Your premium will remain level and your benefit amount will not decrease during the initial term due to your age or health status.

The insurance company does reserve the right to change premium rates, but may only do so for all insureds covered under the group policy.

### **How do Accelerated Benefits work?**

Should you or your insured lawful spouse or certified domestic partner become diagnosed as terminally ill (with a life expectancy of 12 months or less), you are eligible to receive up to 80 percent of your life insurance benefit before death. This can be used to help pay medical costs or maintain financial security during a difficult time.

The minimum benefit is the lesser of \$20,000 or 25 percent of your life insurance amount. The maximum benefit is the lesser of \$500,000 or 80 percent of your life insurance amount. The remainder of your benefit will be payable to your beneficiary after death.

There is no added cost for this provision. Full details of this benefit are outlined in your Certificate of Insurance. To request this benefit, you must notify the Plan Administrator in writing and submit proof of the terminal illness.\*

\* The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse or your family.

### **Can my coverage be canceled by MetLife?**

Your coverage cannot be cancelled as long as you are under age 75, maintain NYSUT membership or remain the lawful spouse or certified domestic partner of a NYSUT member, pay your premiums when due and the NYSUT Member Benefits Group Policy remains in force.

### **Can I convert my coverage?**

You have the option to convert to an individual policy of life insurance ("new policy") from MetLife if your Life Insurance ends for any of the reasons stated below:

- You cease to be in an eligible class for any reason; or
- The Group Policy ends; or
- Your Life Insurance is reduced:
  - Due to an amendment of the Group Policy.

You must apply during the application period in accordance with the conditions and requirements in the certificate. Your new policy may be for a like or lesser amount of coverage in force on the date of conversion. If you opt not to convert during the application period, you will not have the option to convert that amount at a later date.

### **What about coverage for my lawful spouse or certified domestic partner?**

Your lawful spouse or certified domestic partner under age 65 may apply for insurance. Applicants under age 65 may apply for up to \$1 million in coverage. Your lawful spouse or certified domestic partner applying for coverage must be under age 55 to be eligible for the 20-year plan, under age 60 for the 15-year plan and under age 65 for the 10-year plan.

Note: A person who is eligible to apply as a member is not eligible to apply as a lawful spouse or certified domestic partner (i.e., in situations where a NYSUT member's lawful spouse is also a NYSUT member, they may each apply for \$1 million in coverage, but one could not apply for \$1 million as a member and another \$1 million as a lawful spouse of a member).

**Coverage for a spouse ends on the date of divorce. An ex-spouse may only continue to participate if he or she joins NYSUT as an Associate Member.**

### **If I use Payroll or Pension Deduction, how much can I save on premium rates?**

By choosing to pay premiums through payroll or pension deduction, you can take advantage of rates that are discounted by 15 percent.

### **If I use Payroll Deduction, what happens to my life insurance when I retire?**

As long as you retain your NYSUT membership as a retiree or remain the lawful spouse or certified domestic partner of a NYSUT member, you can maintain your life insurance coverage. Your premium would be transferred from payroll deduction to individual billing on a semi-annual basis. Once you start to receive monthly pension benefits, you can change your payment option to pension deduction. While on individual billing awaiting the start of pension deduction, the payroll deduction discounted premium rate will continue for two billing cycles.

### **If I use Payroll Deduction, can I keep my life insurance coverage if I change employers and my new employer does not offer payroll deduction?**

Yes! Your payment option will change to individual billing on a semi-annual basis. Remember, you must also retain your NYSUT membership or remain the lawful spouse or certified domestic partner of a NYSUT member to maintain your life insurance coverage.

### **Are there any exclusions?**

Like most insurance plans, this plan has exclusions. For instance, Level Term Life Insurance does not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one in North Dakota or Colorado) of an increase in coverage.

### **May I return my Certificate if I'm not satisfied?**

Yes, there is a 30-Day free look period.

If you are not completely satisfied with the terms of your Certificate, you may contact Association Member Benefits Advisors (AMBA) toll-free at 888-386-9788, without claim within 30 days. Your coverage will be void from the start and you will receive a full refund — no questions asked!

## **Applying for the NYSUT Member Benefits Trust-endorsed Level Term Life Insurance Plan is easy!**

### **Who May Apply?**

**NYSUT members** and their lawful spouses or certified domestic partners under age 65 may apply for Member Benefits-endorsed Level Term Life Insurance. Each applicant must complete a separate application. If additional information is needed, you will be contacted by the underwriting company. Do not cancel any other life insurance until after you are accepted into this program.

In-service members must be actively at work when insurance is to take effect. If not, insurance will take effect on the day the member returns to work.

**Lawful spouses and retired members** must be able to perform the normal activities (as defined by the policy) of a person of like age, sex or retired status on the date insurance is to take effect. If not, the insurance will take effect on the day one resumes such activities.

**IMPORTANT:** A lawful spouse or certified domestic partner under age 65 may apply for coverage on himself or herself as an applicant owner, provided coverage has been applied for on a written form satisfactory to MetLife that has been signed by the applicant owner and the NYSUT member or Associate Member. The spouse will then be considered the owner of the coverage. The applicant owner is the sole owner of all rights, title and interest.

### **How to Apply**

Go to [www.nysutmbteinsurance.com](http://www.nysutmbteinsurance.com), select "Life Insurance," and then "Level Term Life Insurance" for the Level Term Life Application.

## **Two Methods of Premium Payment: Payroll/Pension Deduction or Individual Billing**

If payroll/pension deduction of NYSUT Member Benefits-endorsed programs is available to you and you choose this as your payment option, please follow the instructions and the rates in the payroll/pension deduction section.

If Member Benefits payroll/pension deduction is not available to you, individual billing on a semi-annual basis is available. Please follow the instructions and rates in the individual billing section.

## Payroll Deduction Rates

### 10-Year Level Term Life Insurance Plan\* For Benefits of \$200,000 OR LESS Rates effective 1/1/2023

Applicant's Age	Life Insurance Per Unit	Rates Per \$10,000 Based on 20 Payroll Deductions (NYSUT, UFT)		Rates Per \$10,000 Based on 26 Payroll Deductions (UUP, PSC/CUNY)		Semi-Annual Direct Bill Rate Per \$10,000	
		Non-Smoker	Smoker**	Non-Smoker	Smoker**	Non-Smoker	Smoker**
25 & Under	\$10,000	\$0.18	\$0.26	\$0.14	\$0.20	\$2.07	\$3.02
26	\$10,000	\$0.18	\$0.27	\$0.14	\$0.21	\$2.16	\$3.11
27	\$10,000	\$0.19	\$0.28	\$0.14	\$0.21	\$2.21	\$3.24
28	\$10,000	\$0.20	\$0.29	\$0.15	\$0.22	\$2.30	\$3.33
29	\$10,000	\$0.21	\$0.30	\$0.15	\$0.23	\$2.39	\$3.47
30	\$10,000	\$0.22	\$0.31	\$0.16	\$0.23	\$2.48	\$3.60
31	\$10,000	\$0.23	\$0.32	\$0.17	\$0.24	\$2.57	\$3.78
32	\$10,000	\$0.23	\$0.33	\$0.18	\$0.25	\$2.70	\$3.96
33	\$10,000	\$0.24	\$0.35	\$0.19	\$0.27	\$2.84	\$4.14
34	\$10,000	\$0.26	\$0.37	\$0.20	\$0.29	\$3.02	\$4.37
35	\$10,000	\$0.27	\$0.40	\$0.21	\$0.30	\$3.15	\$4.59
36	\$10,000	\$0.30	\$0.42	\$0.23	\$0.32	\$3.42	\$4.95
37	\$10,000	\$0.32	\$0.46	\$0.24	\$0.35	\$3.69	\$5.40
38	\$10,000	\$0.34	\$0.50	\$0.26	\$0.38	\$4.01	\$5.85
39	\$10,000	\$0.38	\$0.54	\$0.29	\$0.41	\$4.41	\$6.35
40	\$10,000	\$0.41	\$0.59	\$0.32	\$0.45	\$4.82	\$6.93
41	\$10,000	\$0.44	\$0.64	\$0.34	\$0.49	\$5.18	\$7.47
42	\$10,000	\$0.48	\$0.69	\$0.37	\$0.53	\$5.63	\$8.10
43	\$10,000	\$0.52	\$0.75	\$0.40	\$0.58	\$6.12	\$8.78
44	\$10,000	\$0.57	\$0.82	\$0.43	\$0.63	\$6.66	\$9.59
45	\$10,000	\$0.62	\$0.89	\$0.48	\$0.68	\$7.29	\$10.49
46	\$10,000	\$0.67	\$0.96	\$0.51	\$0.74	\$7.83	\$11.34
47	\$10,000	\$0.72	\$1.04	\$0.56	\$0.80	\$8.46	\$12.24
48	\$10,000	\$0.78	\$1.13	\$0.60	\$0.86	\$9.18	\$13.28
49	\$10,000	\$0.86	\$1.22	\$0.66	\$0.95	\$9.99	\$14.40
50	\$10,000	\$0.93	\$1.34	\$0.71	\$1.03	\$10.94	\$15.71
51	\$10,000	\$1.03	\$1.48	\$0.78	\$1.13	\$12.02	\$17.33
52	\$10,000	\$1.13	\$1.63	\$0.87	\$1.25	\$13.28	\$19.08
53	\$10,000	\$1.25	\$1.80	\$0.96	\$1.38	\$14.67	\$21.11
54	\$10,000	\$1.39	\$1.99	\$1.06	\$1.53	\$16.25	\$23.40
55	\$10,000	\$1.54	\$2.21	\$1.18	\$1.69	\$18.05	\$25.97
56	\$10,000	\$1.70	\$2.45	\$1.31	\$1.88	\$19.98	\$28.76
57	\$10,000	\$1.88	\$2.71	\$1.45	\$2.09	\$22.14	\$31.86
58	\$10,000	\$2.09	\$3.01	\$1.60	\$2.31	\$24.57	\$35.37
59	\$10,000	\$2.32	\$3.36	\$1.78	\$2.58	\$27.36	\$39.42
60	\$10,000	\$2.59	\$3.74	\$2.00	\$2.88	\$30.47	\$43.97
61	\$10,000	\$2.92	\$4.21	\$2.24	\$3.24	\$34.29	\$49.50
62	\$10,000	\$3.28	\$4.73	\$2.52	\$3.64	\$38.57	\$55.62
63	\$10,000	\$3.69	\$5.32	\$2.84	\$4.10	\$43.38	\$62.55
64	\$10,000	\$4.15	\$5.98	\$3.19	\$4.59	\$48.78	\$70.25

### 15-Year Level Term Life Insurance Plan\* For Benefits of \$200,000 OR LESS Rates effective 1/1/2023

Applicant's Age	Life Insurance Per Unit	Rates Per \$10,000 Based on 20 Payroll Deductions (NYSUT, UFT)		Rates Per \$10,000 Based on 26 Payroll Deductions (UUP, PSC/CUNY)		Semi-Annual Direct Bill Rate Per \$10,000	
		Non-Smoker	Smoker**	Non-Smoker	Smoker**	Non-Smoker	Smoker**
25 & Under	\$10,000	\$0.19	\$0.27	\$0.14	\$0.21	\$2.21	\$3.20
26	\$10,000	\$0.20	\$0.29	\$0.15	\$0.22	\$2.30	\$3.33
27	\$10,000	\$0.21	\$0.30	\$0.15	\$0.23	\$2.39	\$3.47
28	\$10,000	\$0.22	\$0.31	\$0.16	\$0.23	\$2.48	\$3.60
29	\$10,000	\$0.23	\$0.32	\$0.17	\$0.25	\$2.61	\$3.78
30	\$10,000	\$0.23	\$0.34	\$0.18	\$0.26	\$2.75	\$4.01
31	\$10,000	\$0.25	\$0.36	\$0.19	\$0.28	\$2.88	\$4.23
32	\$10,000	\$0.26	\$0.38	\$0.20	\$0.29	\$3.06	\$4.46
33	\$10,000	\$0.28	\$0.41	\$0.22	\$0.32	\$3.24	\$4.77
34	\$10,000	\$0.30	\$0.43	\$0.23	\$0.33	\$3.47	\$5.04
35	\$10,000	\$0.32	\$0.46	\$0.24	\$0.35	\$3.74	\$5.40
36	\$10,000	\$0.34	\$0.50	\$0.26	\$0.38	\$4.01	\$5.81
37	\$10,000	\$0.37	\$0.54	\$0.29	\$0.41	\$4.32	\$6.30
38	\$10,000	\$0.40	\$0.58	\$0.31	\$0.44	\$4.68	\$6.80
39	\$10,000	\$0.43	\$0.63	\$0.33	\$0.48	\$5.09	\$7.34
40	\$10,000	\$0.48	\$0.68	\$0.36	\$0.52	\$5.54	\$8.01
41	\$10,000	\$0.51	\$0.74	\$0.40	\$0.57	\$6.03	\$8.69
42	\$10,000	\$0.56	\$0.80	\$0.42	\$0.61	\$6.53	\$9.41
43	\$10,000	\$0.60	\$0.87	\$0.47	\$0.68	\$7.11	\$10.26
44	\$10,000	\$0.67	\$0.95	\$0.51	\$0.74	\$7.79	\$11.21
45	\$10,000	\$0.73	\$1.04	\$0.56	\$0.80	\$8.51	\$12.29
46	\$10,000	\$0.79	\$1.14	\$0.60	\$0.87	\$9.27	\$13.37
47	\$10,000	\$0.86	\$1.24	\$0.66	\$0.95	\$10.13	\$14.63
48	\$10,000	\$0.95	\$1.36	\$0.73	\$1.04	\$11.12	\$16.02
49	\$10,000	\$1.04	\$1.49	\$0.79	\$1.14	\$12.20	\$17.51
50	\$10,000	\$1.14	\$1.64	\$0.87	\$1.26	\$13.37	\$19.26
51	\$10,000	\$1.25	\$1.81	\$0.96	\$1.39	\$14.76	\$21.24
52	\$10,000	\$1.39	\$1.99	\$1.06	\$1.53	\$16.25	\$23.40
53	\$10,000	\$1.53	\$2.20	\$1.17	\$1.69	\$17.96	\$25.83
54	\$10,000	\$1.69	\$2.43	\$1.30	\$1.87	\$19.85	\$28.58
55	\$10,000	\$1.87	\$2.69	\$1.44	\$2.07	\$22.01	\$31.68
56	\$10,000	\$2.11	\$3.03	\$1.62	\$2.33	\$24.75	\$35.60
57	\$10,000	\$2.37	\$3.40	\$1.82	\$2.62	\$27.81	\$40.01
58	\$10,000	\$2.66	\$3.83	\$2.04	\$2.94	\$31.23	\$44.91
59	\$10,000	\$2.98	\$4.30	\$2.30	\$3.30	\$35.06	\$50.54

**20-Year Level Term Life Insurance Plan\***  
**For Benefits of \$200,000 OR LESS**  
**Rates effective 1/1/2023**

Applicant's Age	Life Insurance Per Unit	Rates Per \$10,000 Based on 20 Payroll Deductions (NYSUT, UFT)		Rates Per \$10,000 Based on 26 Payroll Deductions (UUP, PSC/CUNY)		Semi-Annual Direct Bill Rate Per \$10,000	
		Non-Smoker	Smoker**	Non-Smoker	Smoker**	Non-Smoker	Smoker**
25 & Under	\$10,000	\$0.21	\$0.30	\$0.15	\$0.23	\$2.39	\$3.47
26	\$10,000	\$0.22	\$0.31	\$0.16	\$0.23	\$2.48	\$3.60
27	\$10,000	\$0.23	\$0.32	\$0.17	\$0.25	\$2.61	\$3.78
28	\$10,000	\$0.23	\$0.34	\$0.18	\$0.26	\$2.75	\$4.01
29	\$10,000	\$0.25	\$0.36	\$0.19	\$0.28	\$2.88	\$4.23
30	\$10,000	\$0.26	\$0.39	\$0.20	\$0.30	\$3.06	\$4.50
31	\$10,000	\$0.28	\$0.41	\$0.22	\$0.32	\$3.24	\$4.77
32	\$10,000	\$0.30	\$0.43	\$0.23	\$0.33	\$3.47	\$5.04
33	\$10,000	\$0.32	\$0.46	\$0.24	\$0.35	\$3.69	\$5.40
34	\$10,000	\$0.34	\$0.49	\$0.26	\$0.38	\$3.96	\$5.72
35	\$10,000	\$0.36	\$0.52	\$0.28	\$0.41	\$4.23	\$6.12
36	\$10,000	\$0.39	\$0.57	\$0.30	\$0.43	\$4.59	\$6.62
37	\$10,000	\$0.42	\$0.61	\$0.32	\$0.47	\$4.95	\$7.20
38	\$10,000	\$0.46	\$0.67	\$0.35	\$0.51	\$5.36	\$7.79
39	\$10,000	\$0.50	\$0.72	\$0.39	\$0.55	\$5.85	\$8.42
40	\$10,000	\$0.55	\$0.78	\$0.42	\$0.60	\$6.39	\$9.23
41	\$10,000	\$0.59	\$0.86	\$0.46	\$0.66	\$6.98	\$10.04
42	\$10,000	\$0.65	\$0.94	\$0.50	\$0.72	\$7.61	\$10.98
43	\$10,000	\$0.71	\$1.03	\$0.55	\$0.78	\$8.37	\$12.02
44	\$10,000	\$0.78	\$1.13	\$0.60	\$0.86	\$9.18	\$13.23
45	\$10,000	\$0.86	\$1.24	\$0.66	\$0.95	\$10.08	\$14.54
46	\$10,000	\$0.94	\$1.35	\$0.72	\$1.04	\$11.03	\$15.89
47	\$10,000	\$1.03	\$1.49	\$0.79	\$1.14	\$12.06	\$17.42
48	\$10,000	\$1.13	\$1.62	\$0.86	\$1.24	\$13.23	\$19.08
49	\$10,000	\$1.24	\$1.78	\$0.95	\$1.37	\$14.54	\$20.93
50	\$10,000	\$1.36	\$1.96	\$1.04	\$1.50	\$15.98	\$23.00
51	\$10,000	\$1.52	\$2.19	\$1.17	\$1.68	\$17.87	\$25.70
52	\$10,000	\$1.69	\$2.44	\$1.31	\$1.87	\$19.89	\$28.67
53	\$10,000	\$1.89	\$2.72	\$1.46	\$2.09	\$22.23	\$31.95
54	\$10,000	\$2.11	\$3.03	\$1.62	\$2.33	\$24.80	\$35.69

**10-Year Level Term Life Insurance Plan For Benefits of \$200,000+**  
**Rates effective 1/1/2023**

Applicant's Age	Rates Per \$10,000 Based on 20 Payroll Deductions (NYSUT, UFT)		Rates Per \$10,000 Based on 26 Payroll Deductions (UUP, PSC/CUNY)		Semi-Annual Direct Bill Rate Per \$10,000	
	Non-Smoker	Smoker**	Non-Smoker	Smoker**	Non-Smoker	Smoker**
25 & Under	\$0.15	\$0.22	\$0.12	\$0.16	\$1.71	\$2.52
26	\$0.15	\$0.23	\$0.12	\$0.17	\$1.76	\$2.61
27	\$0.16	\$0.23	\$0.12	\$0.18	\$1.85	\$2.66
28	\$0.16	\$0.23	\$0.13	\$0.18	\$1.89	\$2.79
29	\$0.17	\$0.24	\$0.13	\$0.19	\$1.98	\$2.88
30	\$0.18	\$0.26	\$0.14	\$0.20	\$2.07	\$3.02
31	\$0.19	\$0.27	\$0.14	\$0.21	\$2.16	\$3.11
32	\$0.19	\$0.28	\$0.14	\$0.22	\$2.25	\$3.29
33	\$0.21	\$0.30	\$0.15	\$0.23	\$2.34	\$3.42
34	\$0.22	\$0.31	\$0.16	\$0.23	\$2.48	\$3.60
35	\$0.23	\$0.32	\$0.17	\$0.25	\$2.61	\$3.83
36	\$0.24	\$0.35	\$0.19	\$0.27	\$2.84	\$4.14
37	\$0.26	\$0.38	\$0.20	\$0.29	\$3.06	\$4.46
38	\$0.29	\$0.41	\$0.22	\$0.32	\$3.33	\$4.86
39	\$0.32	\$0.45	\$0.24	\$0.34	\$3.65	\$5.27
40	\$0.34	\$0.50	\$0.26	\$0.38	\$4.01	\$5.76
41	\$0.37	\$0.53	\$0.28	\$0.41	\$4.32	\$6.21
42	\$0.40	\$0.58	\$0.31	\$0.44	\$4.68	\$6.71
43	\$0.43	\$0.62	\$0.33	\$0.48	\$5.09	\$7.29
44	\$0.47	\$0.68	\$0.36	\$0.52	\$5.54	\$7.97
45	\$0.51	\$0.75	\$0.40	\$0.57	\$6.03	\$8.73
46	\$0.56	\$0.80	\$0.42	\$0.61	\$6.53	\$9.41
47	\$0.60	\$0.86	\$0.46	\$0.67	\$7.02	\$10.17
48	\$0.65	\$0.94	\$0.50	\$0.72	\$7.65	\$11.03
49	\$0.71	\$1.02	\$0.54	\$0.78	\$8.33	\$11.97
50	\$0.77	\$1.11	\$0.59	\$0.86	\$9.05	\$13.05
51	\$0.86	\$1.22	\$0.66	\$0.94	\$9.99	\$14.36
52	\$0.94	\$1.35	\$0.72	\$1.04	\$11.03	\$15.84
53	\$1.04	\$1.49	\$0.79	\$1.14	\$12.20	\$17.55
54	\$1.15	\$1.66	\$0.88	\$1.27	\$13.50	\$19.44
55	\$1.28	\$1.84	\$0.98	\$1.41	\$14.99	\$21.56
56	\$1.41	\$2.03	\$1.08	\$1.56	\$16.61	\$23.85
57	\$1.57	\$2.25	\$1.20	\$1.73	\$18.36	\$26.46
58	\$1.74	\$2.50	\$1.33	\$1.92	\$20.43	\$29.39
59	\$1.94	\$2.79	\$1.49	\$2.14	\$22.68	\$32.76
60	\$2.15	\$3.11	\$1.66	\$2.39	\$25.29	\$36.54
61	\$2.42	\$3.49	\$1.86	\$2.68	\$28.49	\$41.09
62	\$2.73	\$3.93	\$2.10	\$3.02	\$32.04	\$46.22
63	\$3.06	\$4.42	\$2.36	\$3.39	\$36.00	\$51.93
64	\$3.45	\$4.96	\$2.65	\$3.82	\$40.50	\$58.32

### 15-Year Level Term Life Insurance Plan For Benefits of \$200,000+ Rates effective 1/1/2023

Applicant's Age	Rates Per \$10,000 Based on 20 Payroll Deductions (NYSUT, UFT)		Rates Per \$10,000 Based on 26 Payroll Deductions (UUP, PSC/CUNY)		Semi-Annual Direct Bill Rate Per \$10,000	
	Non-Smoker	Smoker**	Non-Smoker	Smoker**	Non-Smoker	Smoker**
25 & Under	\$0.16	\$0.24	\$0.13	\$0.18	\$1.89	\$2.79
26	\$0.17	\$0.25	\$0.13	\$0.19	\$1.98	\$2.88
27	\$0.18	\$0.26	\$0.14	\$0.20	\$2.07	\$3.02
28	\$0.19	\$0.27	\$0.14	\$0.21	\$2.16	\$3.15
29	\$0.20	\$0.28	\$0.15	\$0.22	\$2.25	\$3.29
30	\$0.21	\$0.30	\$0.15	\$0.23	\$2.39	\$3.47
31	\$0.22	\$0.32	\$0.16	\$0.24	\$2.52	\$3.69
32	\$0.23	\$0.33	\$0.17	\$0.25	\$2.66	\$3.87
33	\$0.24	\$0.35	\$0.19	\$0.27	\$2.84	\$4.14
34	\$0.26	\$0.38	\$0.20	\$0.29	\$3.02	\$4.41
35	\$0.28	\$0.41	\$0.21	\$0.31	\$3.24	\$4.68
36	\$0.30	\$0.43	\$0.23	\$0.33	\$3.47	\$5.04
37	\$0.32	\$0.47	\$0.24	\$0.36	\$3.78	\$5.45
38	\$0.35	\$0.50	\$0.27	\$0.39	\$4.10	\$5.94
39	\$0.38	\$0.55	\$0.29	\$0.42	\$4.46	\$6.39
40	\$0.41	\$0.59	\$0.32	\$0.46	\$4.82	\$6.98
41	\$0.45	\$0.65	\$0.34	\$0.50	\$5.22	\$7.56
42	\$0.49	\$0.70	\$0.37	\$0.54	\$5.67	\$8.19
43	\$0.53	\$0.77	\$0.41	\$0.59	\$6.21	\$8.91
44	\$0.58	\$0.83	\$0.44	\$0.64	\$6.75	\$9.77
45	\$0.63	\$0.91	\$0.49	\$0.70	\$7.43	\$10.67
46	\$0.69	\$0.99	\$0.53	\$0.77	\$8.06	\$11.66
47	\$0.76	\$1.08	\$0.58	\$0.83	\$8.82	\$12.74
48	\$0.82	\$1.19	\$0.63	\$0.91	\$9.68	\$13.91
49	\$0.90	\$1.30	\$0.69	\$1.00	\$10.58	\$15.26
50	\$0.99	\$1.43	\$0.77	\$1.10	\$11.66	\$16.74
51	\$1.09	\$1.58	\$0.84	\$1.21	\$12.83	\$18.45
52	\$1.21	\$1.74	\$0.93	\$1.33	\$14.13	\$20.39
53	\$1.33	\$1.92	\$1.02	\$1.47	\$15.62	\$22.50
54	\$1.48	\$2.12	\$1.13	\$1.63	\$17.28	\$24.89
55	\$1.63	\$2.35	\$1.25	\$1.80	\$19.17	\$27.54
56	\$1.84	\$2.64	\$1.41	\$2.03	\$21.51	\$31.01
57	\$2.06	\$2.96	\$1.58	\$2.28	\$24.17	\$34.83
58	\$2.31	\$3.33	\$1.77	\$2.56	\$27.18	\$39.11
59	\$2.59	\$3.74	\$2.00	\$2.88	\$30.51	\$44.01

### 20-Year Level Term Life Insurance Plan For Benefits of \$200,000+ Rates effective 1/1/2023

Applicant's Age	Rates Per \$10,000 Based on 20 Payroll Deductions (NYSUT, UFT)		Rates Per \$10,000 Based on 26 Payroll Deductions (UUP, PSC/CUNY)		Semi-Annual Direct Bill Rate Per \$10,000	
	Non-Smoker	Smoker**	Non-Smoker	Smoker**	Non-Smoker	Smoker**
25 & Under	\$0.18	\$0.26	\$0.14	\$0.20	\$2.07	\$3.02
26	\$0.19	\$0.27	\$0.14	\$0.21	\$2.16	\$3.20
27	\$0.20	\$0.29	\$0.15	\$0.22	\$2.30	\$3.33
28	\$0.21	\$0.31	\$0.16	\$0.23	\$2.43	\$3.51
29	\$0.22	\$0.32	\$0.16	\$0.24	\$2.57	\$3.74
30	\$0.23	\$0.34	\$0.18	\$0.26	\$2.70	\$3.96
31	\$0.24	\$0.36	\$0.19	\$0.27	\$2.88	\$4.19
32	\$0.26	\$0.38	\$0.20	\$0.29	\$3.06	\$4.46
33	\$0.28	\$0.41	\$0.21	\$0.31	\$3.24	\$4.73
34	\$0.30	\$0.43	\$0.23	\$0.33	\$3.47	\$5.04
35	\$0.32	\$0.46	\$0.24	\$0.35	\$3.74	\$5.40
36	\$0.34	\$0.50	\$0.26	\$0.38	\$4.01	\$5.85
37	\$0.37	\$0.54	\$0.29	\$0.41	\$4.37	\$6.35
38	\$0.41	\$0.59	\$0.31	\$0.45	\$4.73	\$6.89
39	\$0.44	\$0.63	\$0.33	\$0.49	\$5.13	\$7.43
40	\$0.48	\$0.69	\$0.37	\$0.53	\$5.63	\$8.10
41	\$0.52	\$0.76	\$0.41	\$0.58	\$6.12	\$8.87
42	\$0.58	\$0.83	\$0.44	\$0.63	\$6.71	\$9.68
43	\$0.63	\$0.90	\$0.48	\$0.69	\$7.34	\$10.58
44	\$0.68	\$0.99	\$0.52	\$0.77	\$8.06	\$11.66
45	\$0.76	\$1.09	\$0.59	\$0.84	\$8.87	\$12.78
46	\$0.83	\$1.19	\$0.63	\$0.92	\$9.72	\$14.00
47	\$0.91	\$1.31	\$0.69	\$1.00	\$10.62	\$15.30
48	\$0.99	\$1.43	\$0.77	\$1.10	\$11.66	\$16.79
49	\$1.09	\$1.57	\$0.84	\$1.21	\$12.78	\$18.41
50	\$1.20	\$1.73	\$0.92	\$1.32	\$14.09	\$20.25
51	\$1.34	\$1.93	\$1.03	\$1.48	\$15.71	\$22.59
52	\$1.49	\$2.14	\$1.14	\$1.65	\$17.51	\$25.20
53	\$1.67	\$2.39	\$1.28	\$1.85	\$19.53	\$28.13
54	\$1.85	\$2.67	\$1.42	\$2.05	\$21.83	\$31.41



## Pension Deduction Rates

### Level Term Life Insurance Plan\* For Benefits of \$200,000 OR LESS Rates effective 1/1/2023

Applicant's Age	Life Insurance Per Unit	10-Year Term Rates Based on 12 Pension Deductions (NYSUT)		15-Year Term Rates Based on 12 Pension Deductions (NYSUT)		20-Year Term Rates Based on 12 Pension Deductions (NYSUT)	
		Non-Smoker	Smoker**	Non-Smoker	Smoker**	Non-Smoker	Smoker**
25 & Under	\$10,000	\$0.30	\$0.43	\$0.31	\$0.45	\$0.34	\$0.49
26	\$10,000	\$0.30	\$0.44	\$0.32	\$0.48	\$0.35	\$0.51
27	\$10,000	\$0.32	\$0.46	\$0.34	\$0.49	\$0.37	\$0.54
28	\$10,000	\$0.32	\$0.48	\$0.35	\$0.51	\$0.39	\$0.57
29	\$10,000	\$0.34	\$0.49	\$0.37	\$0.54	\$0.41	\$0.60
30	\$10,000	\$0.35	\$0.51	\$0.39	\$0.57	\$0.43	\$0.64
31	\$10,000	\$0.37	\$0.53	\$0.41	\$0.60	\$0.47	\$0.68
32	\$10,000	\$0.39	\$0.56	\$0.43	\$0.63	\$0.49	\$0.71
33	\$10,000	\$0.41	\$0.59	\$0.47	\$0.68	\$0.52	\$0.77
34	\$10,000	\$0.43	\$0.61	\$0.50	\$0.71	\$0.57	\$0.81
35	\$10,000	\$0.45	\$0.66	\$0.52	\$0.77	\$0.60	\$0.87
36	\$10,000	\$0.49	\$0.70	\$0.57	\$0.83	\$0.65	\$0.94
37	\$10,000	\$0.52	\$0.77	\$0.61	\$0.89	\$0.70	\$1.02
38	\$10,000	\$0.57	\$0.83	\$0.66	\$0.96	\$0.76	\$1.11
39	\$10,000	\$0.62	\$0.90	\$0.72	\$1.04	\$0.84	\$1.20
40	\$10,000	\$0.68	\$0.98	\$0.79	\$1.13	\$0.91	\$1.31
41	\$10,000	\$0.74	\$1.06	\$0.86	\$1.23	\$0.99	\$1.42
42	\$10,000	\$0.79	\$1.15	\$0.93	\$1.33	\$1.08	\$1.56
43	\$10,000	\$0.86	\$1.24	\$1.01	\$1.46	\$1.19	\$1.70
44	\$10,000	\$0.95	\$1.36	\$1.11	\$1.59	\$1.30	\$1.87
45	\$10,000	\$1.04	\$1.49	\$1.21	\$1.74	\$1.43	\$2.06
46	\$10,000	\$1.11	\$1.60	\$1.31	\$1.90	\$1.56	\$2.25
47	\$10,000	\$1.20	\$1.74	\$1.43	\$2.07	\$1.71	\$2.47
48	\$10,000	\$1.31	\$1.87	\$1.58	\$2.27	\$1.87	\$2.70
49	\$10,000	\$1.42	\$2.04	\$1.73	\$2.48	\$2.06	\$2.96
50	\$10,000	\$1.55	\$2.23	\$1.90	\$2.73	\$2.27	\$3.27
51	\$10,000	\$1.70	\$2.46	\$2.09	\$3.01	\$2.53	\$3.64
52	\$10,000	\$1.88	\$2.71	\$2.30	\$3.31	\$2.82	\$4.06
53	\$10,000	\$2.08	\$3.00	\$2.55	\$3.66	\$3.15	\$4.53
54	\$10,000	\$2.30	\$3.31	\$2.82	\$4.05	\$3.51	\$5.06
55	\$10,000	\$2.56	\$3.67	\$3.12	\$4.48		
56	\$10,000	\$2.83	\$4.08	\$3.50	\$5.05		
57	\$10,000	\$3.13	\$4.52	\$3.94	\$5.67		
58	\$10,000	\$3.48	\$5.01	\$4.43	\$6.37		
59	\$10,000	\$3.87	\$5.59	\$4.97	\$7.16		
60	\$10,000	\$4.32	\$6.24				
61	\$10,000	\$4.86	\$7.01				
62	\$10,000	\$5.46	\$7.88				
63	\$10,000	\$6.15	\$8.87				
64	\$10,000	\$6.91	\$9.95				

### Level Term Life Insurance Plan for Benefits of \$200,000+ Rates effective 1/1/2023

Applicant's Age	10-Year Term Rates Per \$10,000 Based on 12 Pension Deductions (NYSUT)		15-Year Term Rates Per \$10,000 Based on 12 Pension Deductions (NYSUT)		20-Year Term Rates Per \$10,000 Based on 12 Pension Deductions (NYSUT)	
	Non-Smoker	Smoker**	Non-Smoker	Smoker**	Non-Smoker	Smoker**
25 & Under	\$0.25	\$0.36	\$0.27	\$0.40	\$0.30	\$0.43
26	\$0.25	\$0.37	\$0.28	\$0.41	\$0.31	\$0.45
27	\$0.26	\$0.39	\$0.30	\$0.43	\$0.32	\$0.48
28	\$0.27	\$0.39	\$0.31	\$0.44	\$0.34	\$0.50
29	\$0.28	\$0.41	\$0.32	\$0.47	\$0.36	\$0.52
30	\$0.30	\$0.43	\$0.34	\$0.50	\$0.39	\$0.57
31	\$0.31	\$0.44	\$0.36	\$0.52	\$0.41	\$0.59
32	\$0.32	\$0.47	\$0.38	\$0.55	\$0.43	\$0.63
33	\$0.34	\$0.49	\$0.41	\$0.59	\$0.46	\$0.67
34	\$0.35	\$0.51	\$0.43	\$0.62	\$0.50	\$0.71
35	\$0.38	\$0.54	\$0.46	\$0.67	\$0.52	\$0.77
36	\$0.41	\$0.59	\$0.50	\$0.72	\$0.57	\$0.83
37	\$0.43	\$0.63	\$0.53	\$0.77	\$0.61	\$0.89
38	\$0.48	\$0.69	\$0.58	\$0.84	\$0.67	\$0.97
39	\$0.52	\$0.75	\$0.63	\$0.91	\$0.73	\$1.05
40	\$0.57	\$0.82	\$0.68	\$0.99	\$0.79	\$1.15
41	\$0.61	\$0.88	\$0.75	\$1.07	\$0.87	\$1.25
42	\$0.66	\$0.95	\$0.80	\$1.16	\$0.95	\$1.38
43	\$0.72	\$1.04	\$0.88	\$1.27	\$1.04	\$1.50
44	\$0.78	\$1.13	\$0.96	\$1.38	\$1.14	\$1.65
45	\$0.86	\$1.24	\$1.05	\$1.51	\$1.26	\$1.82
46	\$0.93	\$1.33	\$1.15	\$1.65	\$1.38	\$1.98
47	\$1.00	\$1.44	\$1.25	\$1.80	\$1.51	\$2.17
48	\$1.08	\$1.56	\$1.37	\$1.97	\$1.65	\$2.38
49	\$1.18	\$1.69	\$1.50	\$2.16	\$1.82	\$2.61
50	\$1.29	\$1.85	\$1.65	\$2.38	\$2.00	\$2.87
51	\$1.42	\$2.03	\$1.82	\$2.62	\$2.23	\$3.20
52	\$1.56	\$2.24	\$2.01	\$2.89	\$2.48	\$3.57
53	\$1.73	\$2.48	\$2.21	\$3.19	\$2.77	\$3.99
54	\$1.92	\$2.75	\$2.46	\$3.53	\$3.09	\$4.45
55	\$2.12	\$3.05	\$2.72	\$3.91		
56	\$2.35	\$3.38	\$3.05	\$4.39		
57	\$2.60	\$3.75	\$3.43	\$4.93		
58	\$2.89	\$4.17	\$3.85	\$5.54		
59	\$3.22	\$4.64	\$4.32	\$6.24		
60	\$3.58	\$5.18				
61	\$4.03	\$5.82				
62	\$4.54	\$6.55				
63	\$5.10	\$7.36				
64	\$5.74	\$8.26				



## Payroll/Pension Deduction

### SEND NO MONEY.

To determine what your approximate deduction amount will be: Select the rate chart with the length of term (10-, 15- or 20-year) and benefit amount you are applying for (greater or less than \$200,000). Then multiply the deduction amount for your age bracket and deduction schedule by the number of units desired (e.g., for the 10-year plan with \$100,000 at age 39 and non-smoking with 20 payroll deductions, multiply \$0.42 by 10 units = \$4.20).

Your lawful spouse or certified domestic partner qualifies for payroll/pension deduction through your payroll/pension check. The Payroll or Pension Deduction Authorization Form must be completed by the NYSUT **member** and returned with the lawful spouse's or certified domestic partner's application.

## Individual Billing

### SEND NO MONEY NOW. YOU WILL BE BILLED LATER.

To determine what your semi-annual premium will be: Select the rate chart with the length of term (10-, 15- or 20-year plan) and benefit amount you are applying for (greater or less than \$200,000). Then multiply semi-annual premium for your age by the number of units desired (e.g., for the 10-year plan with \$100,000 at age 39 and non-smoking, multiply \$4.90 by 10 units = \$49.00).

You may also calculate your premium using our Personalized Rate Quote tool, which can be located on the AMBA Life Insurance page at [www.nysutmbteinsurance.com](http://www.nysutmbteinsurance.com).

Please note: Payroll and pension deduction amounts are approximate due to rounding.

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\* Your age determines the maximum amount of coverage you may apply for under the Level Term Life Plan. Only those under age 65 may apply. Applicants under age 65 may apply for up to \$1 million (100 units) of insurance; a minimum of \$50,000 (5 units) must be purchased.

\*\* Smoker rates are for any tobacco use.

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Applicants must be under age 55 to be eligible for the 20-year plan, under age 60 for the 15-year plan and under age 65 for the 10-year plan. Your individual premium is scheduled to remain level for the initial term of the plan. Your premium will not increase during the initial term due to age of health status. The insurance company does reserve the right to change premium rates, but may only do so for the insureds covered under the group policy. Coverage ends at age 75.

Maximum coverage under all plans is \$1 million.

### Underwritten by:

Metropolitan Life Insurance Company  
200 Park Avenue  
New York, NY 10166

### Administered by:

AMBA Administrators, Inc.  
P.O. Box 9186  
Des Moines, IA 50306-8838  
In CA d/b/a Association Member Benefits & Insurance Agency.  
CA Insurance License #0196562  
AR Insurance License #100114462

## About Our Role and Compensation

In accordance with industry custom, Association Member Benefits Advisors (in California DBA: Association Member Benefits & Insurance Agency) is compensated through commissions that are calculated as a percentage of the insurance premiums charged by insurers. These commissions are used to fund enrollments, ongoing servicing, billing, marketing, customer administrative and claim servicing, and communications. Our compensation may vary depending on the type of insurance purchased and the insurer selected.

The MetLife Level Term Life Insurance Plan is a NYSUT Member Benefits Trust (Member Benefits)-endorsed program. Member Benefits has an endorsement arrangement of 7.61% of gross premiums for this program. All such payments to Member Benefits are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. The Insurer pools the premiums of Member Benefits participants who are insured for the purposes of determining premium rates and accounting. Coverage outside of this plan may have rates and terms that are not the same as those obtainable through Member Benefits. The Insurer or Member Benefits may hold premium reserves that may be used to offset rate increases and/or fund such other expenses related to the plan as determined appropriate by Member Benefits. Member Benefits acts as your advocate; please contact Member Benefits at 800-626-8101 if you experience a problem with any endorsed program.

### **QUESTIONS? CALL US!**

A licensed representative will be happy to assist you with any questions you may have.

Call AMBA toll-free at 888-386-9788,  
weekdays from 9 a.m. to 9 p.m.

**You may also visit**  
**[www.nysutmbteinsurance.com](http://www.nysutmbteinsurance.com).**

Email: [customerservice.service@mercerc.com](mailto:customerservice.service@mercerc.com)

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[metlife.com](https://www.metlife.com)

The Plan Brochure provides only a brief overview of the Life plan. A more complete description of the benefits provisions, conditions, limitations and exclusions will be included in the Certificate of Insurance. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern. Like most group life insurance policies, MetLife group policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Contact the plan administrator AMBA Administrators, Inc. for complete costs and details.

Nothing in these materials is intended to be advice for any particulate situation or individual. Please consult with your own advisors for such advice.

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.

Not approved in all states.

Metropolitan Life Insurance Company | 200 Park Avenue, | New York, NY 10166  
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