

Comparison of State-Sponsored and USM-Sponsored MetLife Life Insurance Plans for USM Employees

State-Sponsored MetLife Plan Website:

<https://www.metlife.com/stateofmd/>

USM-Sponsored MetLife Plan Website:

<https://www.metlife.com/USMD/>

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Employee Coverage	State-Sponsored MetLife Plan	USM-Sponsored MetLife Plan
Employee Coverage	\$10,000 increments up to \$300,000 ¹ .	\$10,000 increments up to the lesser of six (6) times your salary or \$750,000.
Accelerated Benefit Option	Up to 100% of the employee’s personal life benefits not to exceed \$300,000 ² .	Up to 80% of the employee’s personal life benefits not to exceed \$500,000.
Requirements for Employee Enrollment	Enroll for \$50,000 of coverage without answering any medical questions. Apply for higher coverage amounts by answering just a few health questions. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife’s underwriting rules, and other information you authorize for review. In certain cases, MetLife may request additional information to evaluate your request for coverage.	<p>New Hires: Enroll for \$100,000 of coverage within 60 days of your hire date without answering any health questions.</p> <p>Annual Enrollment: Apply for up to the maximum amount of coverage by answering some health questions. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife’s underwriting rules, and other information you authorize for review. In certain cases, MetLife may request additional information to evaluate your request for coverage.</p>

¹ Coverage amounts listed apply to Class 1 employees, as defined on page 23 of the State of Maryland’s certificate document, “[Your Benefit Plan](#).” Class 2 employees can purchase coverage from \$10,000 up to \$500,000 in \$10,000 increments. See Appendix for Class definitions.

² Coverage amounts listed apply to Class 1 employees, as defined on page 23 of the State of Maryland’s certificate document, “[Your Benefit Plan](#).” Class 2 employees can purchase coverage from up to 100% of the employee’s personal life benefits, not to exceed \$500,000. See Appendix for Class definitions.

Spouse Coverage	State-Sponsored MetLife Plan	USM-Sponsored MetLife Plan
Spouse Coverage	\$5,000 up to \$150,000 in \$5,000 increments. Not to exceed 50% of the employee's personal life benefits.	\$10,000 up to \$150,000 in \$10,000 increments. Not to exceed 100% of the employee's personal benefits.
Accelerated Benefit Option	Up to 100% of your dependent's life amount not to exceed \$150,000.	Up to 80% of your dependent's life amount not to exceed \$120,000.
Requirements for Spouse Enrollment	Enroll for \$25,000 of coverage without answering any medical questions. You may apply for higher coverage amounts by answering just a few health questions.	<p>New Hires: Enroll for \$50,000 of coverage within 60 days of your hire date without answering any health questions.</p> <p>Annual Enrollment: Apply for up to the maximum amount of coverage by answering some health questions. MetLife will review your information and evaluate your request for coverage based on your answers to the health questions, MetLife's underwriting rules, and other information you authorize for review. In certain cases, MetLife may request additional information to evaluate your request for coverage.</p>

Dependent Children Coverage	State-Sponsored MetLife Plan	USM-Sponsored MetLife Plan
Dependent Child(ren)	\$5,000 increments up to \$150,000, not to exceed 50% of your personal life benefits.	Birth to 6 months: \$1,000 6 months to age 26: \$5,000 or \$10,000
Requirements for Dependent Child(ren) Enrollment	No health questions are required.	<p>New Hires: If you enroll within 60 days of hire, no health questions are required.</p> <p>Annual Enrollment: Apply for up to the maximum amount of coverage by answering some health questions. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules, and other information you authorize for review. In certain cases, MetLife may request additional information to evaluate your request for coverage.</p>
	State-Sponsored MetLife Plan	USM-Sponsored MetLife Plan
Taxation	Deductions for benefits up to \$50,000 are made pre-tax. Deductions for additional benefits over \$50,000 are made post-tax.	Deductions for benefits are made post-tax.

Cost Comparison

For the State-Sponsored MetLife Plan, cost is based on the amount of Optional Life coverage you elect and your age as of January 1 of the upcoming year. The cost for Dependent Spouse Life coverage is based on the amount of coverage you elect and his/her age as of January 1 of the upcoming year. For the USM-Sponsored MetLife plan, cost is based on the amount of Optional Life coverage you elect and your age as of April 1 of the current year. The cost for Dependent Spouse Life coverage is based on the amount of coverage you elect and your age as of April 1 of the current year. The rates shown are the monthly cost per \$1,000 of coverage. Monthly cost for dependent child(ren) covers all eligible child(ren).

Age	State-Sponsored Plan- Employee Rate	USM-Sponsored Plan- Employee Rate	State-Sponsored Plan- Spouse Rate	USM-Sponsored Plan- Spouse Rate
0-29	\$0.03	N/A	\$0.09	N/A
30-34	\$0.04	N/A	\$0.10	N/A
<35	N/A	\$0.019	N/A	\$0.019
35-39	\$0.05	\$0.025	\$0.10	\$0.025
40-44	\$0.08	\$0.047	\$0.18	\$0.047
45-49	\$0.13	\$0.074	\$0.28	\$0.074
50-54	\$0.20	\$0.124	\$0.42	\$0.124
55-59	\$0.37	\$0.223	\$0.65	\$0.223
60-64	\$0.52	\$0.236	\$1.00	\$0.236
65-69	\$0.77	\$0.409	\$1.45	\$0.409
70-74	\$1.38	\$1.022	\$2.28	\$1.022
75-79	\$2.06	\$1.311	\$2.28	\$1.311
80+	\$2.06	\$2.060	\$2.28	\$2.060

Coverage Amount	State-Sponsored Plan- Dependent Children	USM-Sponsored Plan- Dependent Child(ren)
Rate per \$1,000 of coverage	\$0.14	N/A
\$5,000	N/A	\$0.300
\$10,000	N/A	\$0.600

Appendix

ELIGIBLE CLASS(ES)

For Class 1: All Actively at Work full-time and part-time employees of the Policyholder as described below:

- Employees whose coverage is required by law, full-time employees, and part-time employees as defined by State Personnel and Pensions Article, §7-701, Annotated Code of Maryland, who are regularly paid salary or wages through an official State payroll center, including but not limited to:
 - Central Payroll Bureau;
 - Maryland Transit Administration;
 - The institutions of the University System of Maryland, including graduate assistants, and the Far East and European Divisions of the University of Maryland; or
- Elected officials; or
- Registers of Wills and employees of the offices of Registers of Wills; or
- Clerk of Court and employees of the offices of Clerk of Court; or
- Board or Commission members who are regularly paid salary or wages and who work at least 50 percent of a normal work week; or
- Designated beneficiaries of deceased persons listed in §A(1)-(5), (7), and (8) of section 17.04.13.03 in accordance with State Personnel and Pensions Article, §§2-507, 2-508 and 2-509, Annotated Code of Maryland, with the following limitations:
 - In the case of more than one dependent child receiving the allowances or distributions noted above, each dependent child who receives the allowance or distribution is eligible to enroll independently; and
 - Notwithstanding any other provision in section 17.04.13.03, a surviving spouse or surviving child must meet the requirements to be a dependent eligible for coverage as provided in §A(9) of section 17.04.13.03; or
- Employees working less than 50 percent of a normal workweek and their designated beneficiaries, in accordance with Regulation .04B(3) of this chapter 17.04.13.03; or
- Contractual employees regularly working at least 30 hours per week, or an average of 130 hours per month, in accordance with 26 USC § 4980(H) and Regulation .04B(2) of this chapter 17.04.13.03.

For Class 2: All Actively at Work full-time employees of the Policyholder as described below:

- Employees who fly in a helicopter in the course of their employment with the State of Maryland; or
- Employees who scuba dive in the course of their employment with the State of Maryland.