

MRA PROPERTY MANAGEMENT INC RATES EFFECTIVE 8/1/2015

LIFE INSURANCE	Group#	Waiting Period			per mo	per pay	Benefits
					Rate	per pay/\$10,000	
MetLife-Vol. Employee Life AD&D	5481406	First Of Month / 30 Days	EE	0 to 29	\$0.48/10000	\$0.22	Increments of \$10,000 up to 5 times Salary to a maximum of \$500,000 Guarantee Issue: \$50,000
			EE	30 to 34	\$0.57/10000	\$0.26	
			EE	35 to 39	\$0.72/10000	\$0.33	
			EE	40 to 44	\$1.00/10000	\$0.46	
			EE	45 to 49	\$1.50/10000	\$0.69	
			EE	50 to 54	\$2.30/10000	\$1.06	
			EE	55 to 59	\$4.07/10000	\$1.88	
			EE	60 to 64	\$5.75/10000	\$2.65	
			EE	65 to 69	\$9.79/10000	\$4.52	
			EE	70 to 99	\$15.72/10000	\$7.26	
MetLife-Vol. Spouse Life AD&D	5481406	First Of Month / 30 Days	EE	0 to 29	\$0.48/10000	\$0.22	Increments of \$5,000 to a maximum of \$100,000 Guarantee Issue: \$25,000
			EE	30 to 34	\$0.57/10000	\$0.26	
			EE	35 to 39	\$0.72/10000	\$0.33	
			EE	40 to 44	\$1.00/10000	\$0.46	
			EE	45 to 49	\$1.50/10000	\$0.69	
			EE	50 to 54	\$2.30/10000	\$1.06	
			EE	55 to 59	\$4.07/10000	\$1.88	
			EE	60 to 64	\$5.75/10000	\$2.65	
			EE	65 to 69	\$9.79/10000	\$4.52	
			EE	70 to 99	\$15.72/10000	\$7.26	
						per 1000 per pay	
MetLife-Vol. Child Life	5481406	First Of Month / 30 Days	EE	0 to 99	\$.189/1000	\$0.09	Flat amounts of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 Guarantee Issue: \$10,000
MetLife-Vol. Child AD&D	5481406	First Of Month / 30 Days	EE	0 to 99	\$0.051/1000	\$0.02	Flat amounts of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 Guarantee Issue: \$10,000

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DISABILITY	Group#	Waiting Period			per mo	per pay	Benefits
					Rate	per pay/\$10,000	
MetLife-Vol. LTD	5481406	First Of Month / 30 Days	EE	0 to 34	\$2.38/1000	\$1.10	60% of salary to a maximum of \$6,000 per month day elimination period 180
			EE	35 to 39	\$4.12/1000	\$1.90	
			EE	40 to 44	\$7.04/1000	\$3.25	
			EE	45 to 49	\$10.63/1000	\$4.91	
			EE	50 to 54	\$10.22/1000	\$4.72	
			EE	55 to 59	\$15.11/1000	\$6.97	
			EE	60 to 64	\$16.66/1000	\$7.69	
			EE	65 to 99	\$13.95/1000	\$6.44	
						per \$100 per pay	
MetLife-Vol. STD	5481406	First Of Month / 30 Days	EE	0 to 44	\$5.95/100	\$2.75	60% of Salary to a maximum of \$1,000 per week Elimination Period: 0 Day Accident/ 7 Day Sickness 26 Week Benefit Duration
			EE	45 to 49	\$6.13/100	\$2.83	
			EE	50 to 54	\$7.26/100	\$3.35	
			EE	55 to 59	\$9.80/100	\$4.52	
			EE	60 to 64	\$11.20/100	\$5.17	
			EE	65 to 99	\$11.46/100	\$5.29	

Rate calculation

STD = figure 60% salary/pay to nearest \$50 (ex. \$430 = \$400)
 find age rate x # of 100
 ex. \$400 wk x 60% = \$240 - benefit would be \$200
 I am under 44, so 2.75*2 = \$5.50 per pay

LTD = figure monthly salary multiply x rate, then divide by 1000
 ex. \$1500 mo, I am between 0 and 34 so, 1.10/1000 x 1500 = \$1.82 per pay

Life = benefit divided by 10,000 x age rate
 ex. Employee \$50,000, I am 40 yrs old
 \$50,000 div 10,000 = 5. 5 x .46 = \$2.30 per pay