

Life Insurance Comparison

University System of Maryland employees can choose from two different term life insurance programs.

UnumProvident Term Life Insurance

- ◆ Minimum Policy available \$10,000
- ◆ Coverage in \$10,000 increments
- ◆ Up to \$50,000 coverage with no medical underwriting required
- ◆ Maximum of 6x your salary not to exceed \$750,000
- ◆ Enroll anytime with proof of good health
- ◆ Dependent Life
 - ◆ Spouse increments of \$10,000 to a maximum 100% of the employee amount or \$150,000. Up to \$20,000 without medical underwriting.
 - ◆ Maximum of \$150,000
 - ◆ Children - \$5,000 or \$10,000
- ◆ Accelerated Benefit – 50% to \$750,000
- ◆ Portability / Conversion
- ◆ Survivor Support financial counseling service

Metropolitan Life (MetLife) Insurance

- ◆ Minimum Policy available \$10,000
- ◆ Coverage in \$10,000 increments
- ◆ Up to \$50,000 coverage with no medical underwriting required
- ◆ Maximum of \$300,000
- ◆ Enroll during annual open enrollment only
- ◆ Dependent Life
 - ◆ Dependent increments of \$5,000 up to half of employee coverage amount. Up to \$25,000 without medical underwriting
 - ◆ Maximum of \$150,000
- ◆ Accelerated Benefit –100%
- ◆ Portability / Conversion
- ◆ Will preparation and MetDESK – MetLife’s Division of Estate Planning for dependents with special needs

UnumProvident Monthly Premium Rates	
Age Band	Employee/Spouse (per \$10,000)
Less than 30	\$0.57
30-34	\$0.57
35-39	\$0.76
40-44	\$1.43
45-49	\$2.28
50-54	\$3.80
55-59	\$6.84
60-64	\$7.22
65-69	\$12.54
70-74	\$31.35
75-79	\$40.19
*80 and older	\$66.31
Dependent Child Life Rates/Coverage \$0.30 for \$5,000	

MetLife Monthly Premium Rates		
Age Band	Employee (per \$10,000)	Spouse (per \$5,000)
Less than 30	\$0.36	\$0.51
30-34	\$0.44	\$0.55
35-39	\$0.58	\$0.69
40-44	\$0.90	\$1.01
45-49	\$1.46	\$1.56
50-54	\$2.30	\$2.32
55-59	\$4.17	\$3.61
60-64	\$5.89	\$5.53
65-69	\$8.80	\$8.04
70-74	\$15.76	\$12.64
75-79	\$30.84	\$12.64
*80 and older	\$30.84	\$12.64
Dependent Child Life Rates/Coverage \$0.78 for \$5,000		