



NYSUT Member Benefits Trust Endorsed Voluntary Term Life Insurance Plan - Rate Chart

If you have questions or would like to apply for coverage, please contact Mercer at 888-386-9788 or you may visit the Mercer website (see link to the right) for additional information and to download an applicaton.

[Mercer Website](#)

How much life insurance do you need:

- 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>.

Rates by Unit and Payment Method for Member and Spouse:

Age Bracket	Unit	26 Payroll Deductions (UUP,PSC-CUNY)	20 Payroll Deduction (NYSUT,UFT)	12 Pension Deductions	Semi-annual Direct Bill
<30	5,000	\$0.08	\$0.10	\$0.17	\$1.15
30 - 34	5,000	\$0.09	\$0.12	\$0.20	\$1.39
35 - 39	5,000	\$0.11	\$0.14	\$0.23	\$1.62
40 - 44	5,000	\$0.16	\$0.20	\$0.34	\$2.36
45 - 49	5,000	\$0.25	\$0.32	\$0.53	\$3.72
50 - 54	5,000	\$0.36	\$0.46	\$0.76	\$5.37
55 - 59	5,000	\$0.56	\$0.72	\$1.20	\$8.43
60 - 64	5,000	\$0.97	\$1.26	\$2.10	\$14.80
65 - 69	3,000	\$0.95	\$1.23	\$2.05	\$14.43
70 - 74	2,500			\$3.40	\$24.00
75 - 79	2,500			\$5.69	\$40.00
80 - 84	2,500			\$9.80	\$69.00
Child Coverage - Rate per Member/Spouse for \$25,000 of coverage					
Child(ren)	n/a	\$0.79	\$1.03	\$1.70	\$12.05

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

Your age determines the maximum amount of coverage you may apply for under the Term Life Plan. Only those under age 85 may apply. Applicants under age 65 may apply for up to \$1 million (200 units) of insurance [a minimum of \$25,000 (5 units) must be purchased]. Applicants ages 65–69 may apply for \$30,000 (10 units); ages 70–74 may apply for \$20,000 (8 units); ages 75–79 may apply for \$10,000 (4 units); and ages 80–84 may apply for \$5,000 (2 units).

Rates are based on age at date of issue and on anniversary date. Premiums increase every time the participant enters a five year age category.

Notes:

- Coverage reduces at age 65, 70, 75 and 80.
- Coverage terminates at age 85.
- NYSUT members, agency fee payers, and their lawful spouses or certified domestic partners under age 85 may apply for Member Benefits-endorsed. Term Life Insurance. To be eligible, you must be actively at work.
- Eligible Child(ren) are between 15 days and 23 years old (handicapped child age and certain state specifics apply).
- Payroll and Pension Deduction includes a 15% discount.
- Visit the Mercer website for additional plan details.



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The MetLife 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.

Underwritten by Metropolitan Life Insurance Company Policy number 35370-3-G

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