

Term Life Insurance

SO **SIMPLE** yet
SO **SIGNIFICANT**

Provide for those who depend
on your paycheck.

Apply by November 19, 2024.



Scan QR code or visit
nysutmbteinsurance.com/NYSUT.

Or call your plan administrator AMBA toll-free at
888-386-9788.



Endorsed By:
**MEMBER
BENEFITS**
nysut
Working to Benefit You



Enrolling in life insurance is a simple way to help protect your family financially.

Term Life Insurance is an easy way to help protect the future you've worked hard to build. Your family can use the benefits for everyday expenses like groceries or bigger plans like college tuition.

How does it work?

- \$100,000 of Term Life Insurance coverage is available for a limited time by answering one health question¹
- It only takes a few minutes to enroll
- Eligible members who choose payroll or pension deduction receive a 15% discount²

Why choose MetLife?

- Endorsed by NYSUT Member Benefits, MetLife is a name you can trust
- Rates have been reduced by 10% for NYSUT members since January 1, 2023



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Metropolitan Life Insurance Company
501 Route 22
Bridgewater, NJ 08807
www.metlife.com

indicia

Reminder: This limited-time offer ends November 19, 2024.

Sample A. Sample
123 Main St.
Anywhere, USA 12345

1. All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. 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 us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife.

2. Payroll or pension deduction includes a 15% discount and rates shown are per deduction. Payroll/pension deduction amounts are approximate due to rounding.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact AMBA for costs and complete details.

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.