



City of Providence 2025 Plan Overview

Open Enrollment Period
May 1 – May 31, 2025

Apply by completing the enclosed application and turning into DPC by May 31, 2025

Coverage options: MetLife Optional Term Life Insurance

Specific details regarding these provisions can be found in the booklet certificate.

Who's Eligible	Coverage Choices	Special Requirements for this Enrollment Period
Police, Fire, Non-Union City, Non-Union Superintendents Office PPSPD	<p>1 to 5 times your basic annual earnings, up to a maximum of \$500,000.</p> <p>Coverage will reduce at or after age 70 by 50%, and at or after age 75 by 65%.</p>	<p>Non-Participants: Enroll for one times your basic annual earnings, up to \$200,000, without answering any health questions. You may apply for higher coverage amounts by answering just five health questions.¹</p> <p>Current Participants: Increase coverage by one level, up to \$200,000, without answering any health questions. You may apply for higher coverage amounts by answering just five health questions.¹</p>

MetLife AdvantagesSM

Your plan includes access to MetLife AdvantagesSM—a comprehensive suite of valuable services for support, planning and protection when you need it most at no additional cost to you. Services include:

Will Preparation Services²

Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney, from MetLife Legal Plans' network of over 18,500 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

Estate Resolution Services²

Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating you and your spouse's/domestic partner's estates. Beneficiaries can also consult an attorney, from MetLife Legal Plans' network of more than 18,500 participating attorneys, for general questions about the probate process.

Cost of Coverage:

Note: Rates are guaranteed³ until June 30, 2029.

Cost is based on the amount of coverage you elect and your age as of July 1, 2025. The rates shown are the monthly cost per \$1,000 of coverage.

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For questions, call:
Total Rewards Team
401-680-5616 Option 2

Optional Term Life Insurance

Employee Monthly Cost Per \$1,000 of Coverage:

	Employee
AGE	RATE
24 & Younger	\$0.057
25-29	\$0.060
30-34	\$0.080
35-39	\$0.099
40-44	\$0.152
45-49	\$0.251
50-54	\$0.424
55-59	\$0.686
60-64	\$0.908
65-69	\$1.440
70 & Above	\$2.060

Coverage is paid through convenient payroll deductions.

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. Only applicants who reside in a US state, the District of Columbia, or Guam, Northern Mariana Islands, Puerto Rico or US Virgin Islands are allowed to complete their SOH form online (where available). Otherwise, applicants will be provided with a paper SOH form. Individuals residing outside of the US or in certain US territories must be on US payroll and be approved by MetLife before being provided with an SOH form.
2. Included with Supplemental Life Insurance. Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situated or principally located cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/ or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
3. The group contract provides MetLife with the right to adjust the rates and/or the rate guarantee period should overall group participation change significantly.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and your Plan Sponsor and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life coverages are provided under a group insurance policy (Policy Form GPN99/G2130-S) issued to your employer by MetLife. Life coverages under your employer's plan terminates when your employment ceases, when your Life contributions cease, or upon termination of the group insurance policy. Should your life insurance coverage terminate, for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

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 your benefits administrator or MetLife for costs and complete details.

