

2026 MetLife Rates

As a Commonwealth of Kentucky public employee, your participating employer provides \$20,000 of basic life insurance coverage to eligible employees at no cost to you! In addition to the free \$20,000 of life and accidental death and dismemberment (AD&D) coverage, you have the option to purchase additional life insurance for you and your eligible dependents. Check with your employer to see if they participate in the Commonwealth's life insurance program.

OPTIONAL Life Insurance with MetLife / Employee Coverage Options and Monthly Premiums

Age Range	Option 1 \$10,000	Option 2 \$25,000	Option 3 \$50,000	Option 4 \$100,000	Option 5 \$150,000
16-29	\$0.92	\$2.28	\$4.60	\$9.18	\$13.76
30-39	\$1.94	\$4.86	\$9.72	\$19.44	\$29.16
40-59	\$4.28	\$10.70	\$21.40	\$42.80	\$64.20
60 and over	\$6.98	\$17.48	\$34.96	\$69.90	\$104.86

DEPENDENT Life Insurance with MetLife / Dependent Coverage Options and Monthly Premiums

As an employee, you may purchase life insurance on your spouse and dependents. Eligible dependents include your spouse to whom you are legally married and your children from live birth to 26 years of age.

Qualified Dependent	Dep Option 1	Dep Option 2	Dep Option 3	Dep Option 4	Dep Option 5	Dep Option 6	Dep Option 7	Dep Option 8
Spouse	\$10,000	\$20,000	\$50,000	\$10,000	\$20,000	\$50,000	\$0	\$0
Child under 6 months	\$2,500	\$2,500	\$2,500	\$0	\$0	\$0	\$2,500	\$2,500
Child 6 months to age 26	\$5,000	\$10,000	\$10,000	\$0	\$0	\$0	\$5,000	\$10,000
Premium	\$8.18	\$16.34	\$35.90	\$6.54	\$13.04	\$32.60	\$2.70	\$5.40