

Schedule of Group Insurance Benefits

Retired Officer and partner

Officers' who were members of the group life insurance scheme as a serving officer can continue this scheme, if they wish, with the benefits shown below. To access this a form can be obtained from the Federation by contacting Rayanne Lingham on 020 8464 2322 or r.lingham@metfed.org.uk

Spouse/partners must have been insured for three months prior to the officer's retirement in order to continue the insurance. A spouse/partner cannot be added to the insurance once the officer has retired.

Retired Officer (under age 65) and partner

	Retired officer	Partner
Life <i>20% advance of benefit on terminal prognosis (age 63 and under)</i>	£65,000	£22,500
Calendar monthly premiums:	£22.97	£8.22

Retired Officer (aged 65 - 69) and partner

	Retired officer	Partner
Life	£22,000	£8,000
Calendar monthly premiums:	£22.97	£8.22

Life assurance benefit is payable on the death, by any cause, of the member or their subscribing partner up to the day before their 70th birthday. Partner benefit levels depend on the age of the subscribing officer.

Retired Officer legal expenses scheme

	Retired officer
Legal expenses	£100,000
Annual premium: <i>The premium includes Insurance Premium Tax (IPT)</i>	£213.68

The premium for life cover will continue to be taken from your pension, at source, until the day before your 70th birthday. (If the spouse/partner is 70 first, then that deduction should stop first). The group insurance can be cancelled at any time in writing to the address below.