

Life Insurance

Overview of the life insurance benefits available as part of ERIE's benefits package.

Life & Accident Insurance

Insurer: MetLife

- ERIE's Group Life Insurance Plan offers both company-paid Basic Life and optional Employee-paid Supplemental Life Insurance offerings for full-time ERIE Employees.
- Eligible Employees are automatically enrolled in company-paid Basic Group Life Insurance and Business Travel Accident Insurance.

MetLife Advantages - Empathy

- Empathy Service information will be provided to beneficiaries following a loss.
- Empathy gives beneficiaries complimentary access to 24/7 support for challenges that the loss of a loved one brings, helping them save time, money and stress.
- Empathy helps ease the burden, so loved ones can pay attention to the things that matter most.

Summary of Group Life Insurance Benefits

COVERAGE	WHO IS ELIGIBLE	AVAILABLE AMOUNT	MAXIMUM BENEFIT	MONTHLY RATE
Basic Group Life	ERIE Employee	1.5x base salary	\$750,000	100% ERIE-paid
Business Travel Accident	ERIE Employee	N/A	\$100,000	100% ERIE-paid
Supplemental Life	ERIE Employee	1, 2, or 3x base salary ¹	\$1,000,000	\$0.31 per \$1,000
Accidental Death & Dismemberment	ERIE Employee	Increments of \$50,000	10x base salary or \$1,000,000	\$0.80 per \$50,000
Dependent Life	Employee's spouse and eligible children under age 26	Spouse: \$25,000 Child(ren): \$10,000	Spouse: \$25,000 Child(ren): \$10,000	\$7.79 sold as a unit regardless of how many dependents are covered.

¹ During annual enrollment, current active Employees can elect an additional 1x base annual earnings for Supplemental Life offering without evidence of insurability. [Learn More](#)