



**METROPOLITAN**  
Life Insurance Ghana LTD

# Alumni Care

This Life Solution is specially designed for members of Old Students Associations, who desire to insure their lives, the lives of their Spouses and two (2) Adult Relations.

The solution provides cover for Life, Critical Illness, Disability Benefits and Funeral Expenses.

## BENEFITS

- The Life benefit pays a lump sum upon the demise of a member through natural or accidental cause.
- The Critical Illness benefit will pay 50% lump sum if a member suffers a critical illness under the following diseases: Blindness, Stroke, Cancer, Heart attack, Major organ transplant, Paraplegia, Coronary artery surgery, Renal failure, Alzheimer's Disease, Coma, Loss of limbs, Major burns and Multiple Sclerosis.
- The Disability benefit will pay 50% lump sum if a member suffers total loss of a limb (leg or arm), sight or hearing due to an Accident or Illness.
- The Funeral benefit pays a lump sum to a member on/for lives covered (spouse, parents or parents-in-laws).

## COVER OPTIONS

	OCEAN GHS20,000	LIME GHS40,000	PEAR GHS60,000	PEACH GHS80,000
Lives Covered	Benefit Scope (Sum Assured)			
Main Member	GHS5,000	GHS10,000	GHS15,000	GHS20,000
Spouse	GHS5,000	GHS10,000	GHS15,000	GHS20,000
Parent 1	GHS5,000	GHS10,000	GHS15,000	GHS20,000
Parent 2	GHS5,000	GHS10,000	GHS15,000	GHS20,000
Monthly Premium	Premium Payable			
	GHS13	GHS27	GHS40	GHS50

## FEATURES

- The maximum entry age for member/spouse is 65 years.
- The maximum entry age for parents/parents-in-laws is 80 years.
- A waiting period of 3 months for natural causes and no waiting period for accidental cause.
- Metropolitan Life Ghana's Group Funeral Assurance policy terms and conditions apply and can be provided on request.
- Only one benefit option as set out above will be chosen.
- Minimum Membership - 40 lives.



## **FEATURES**

- Entry age for member/spouse.....18 – 65 yrs
- Maximum entry age for 2 parents/ Adult Relations.....80yrs
- Minimum membership.....40 lives
- Waiting period: No waiting period for principal lives on death, there is a waiting period of 3 months for CI & PTD. Dependents have 3 months waiting period.
- “We care” (optional)

The members’ cash contributions made by the group will be allocated to an investment account out of which **We Care** Benefit will be paid.

Amount to be paid to members will be left to the discretion of the group.

The “We Care” Benefit covers: Marriage, Childbirth, Retirement etc.

**NB: There shall be a waiting period of three (3) months for each member upon joining the scheme, to be eligible for a benefit under ‘We Care’**