



FAQs

Frequently Asked Questions

Guaranteed Issue Term Life Insurance for Members of the Association of Texas Professional Educators

No exams. No tests. Your acceptance is guaranteed. If you act within the next 60 days.

It's never been easier. As a member of the Association of Texas Professional Educators (ATPE) you have access to Guaranteed Issue Term Life Insurance from MetLife.

Q. What is this Member Guaranteed Issue Term Life Insurance Offer?

A. Because of a new partnership between ATPE and Insurance Specialists, Inc., members of ATPE can enroll, for a limited time, in the MetLife Group Term Life Insurance plan with no underwriting. Your acceptance is guaranteed!

Q. Who is eligible for this offer?

A. Members age 59 and under are eligible.

Q. What are the coverage amounts available?

A. Members Under age 50 Up to \$50,000
 Members age 50 – 54 Up to \$25,000
 Members age 55 – 59 Up to \$15,000
 Members may purchase a benefit up to the maximum outlined above, in \$5,000 increments.

Q. Is there a time limit on this Guaranteed Issue Offer?

A. Yes, you have 60 days to enroll from the date you receive this offer.

Q. Will this Group plan pay in addition to other coverage?

A. Yes, this plan pays in addition to any other insurance coverage you have. The plan also stays with you until your coverage ends — even if you change jobs.

Q. What are the renewal terms of this coverage?

A. Your coverage cannot be cancelled as long as you pay your premium when due, continue to be a member, have not reached age 75 and the group policy remains in force. Coverage reduces at age 65 to 75% of the face value and to 50% (of the 75%) at age 70.

Q. What if I want more coverage than what is available through this offer?

A. As a member, you can apply for up to \$1,500,000 of coverage by completing our standard application that includes medical questions.

Don't miss out on this important benefit offer.

If you have any questions or would like a premium for an age or amount not shown here, please call Insurance Specialists Inc. at **1-888-474-1959** or **sales@ISI1959.com**.

Look at the chart below to find your rate.¹

Quarterly Term Life Premiums

Age	Benefit Amount	Non-Smoker*	
		Member	Spouse
25 - 29	\$50,000	\$8.85	\$12.45
30 - 34	\$50,000	\$9.30	\$14.25
35 - 39	\$50,000	\$12.90	\$22.05
40 - 44	\$50,000	\$16.35	\$33.45
45 - 49	\$50,000	\$26.25	\$54.75
50 - 54	\$25,000	\$20.40	\$43.43
55 - 59	\$15,000	\$19.94	\$39.56

Additional "No Cost Features" of the Group Term Life Insurance plan

Estate Resolution Services²

A Hyatt Legal Plan attorney will consult with your beneficiaries by telephone or in person regarding the probate process for your estate. The attorney will also handle the probate of your estate for your executor or administrator.

Will Prep Services²

Will Preparation is a service that provides eligible members with access to more than 13,000 attorneys. The Will Preparation services include preparation of a will, living wills and power of attorney.

Accelerated Benefits Option⁴

You can receive up to 80% of your life insurance benefit (to a maximum of \$500,000, whichever is less) in the event that you become terminally ill and are diagnosed with less than 24 months to live. Living benefits are subject to certain exclusions, which are listed in the certificate of insurance. Receipt of living benefits may be taxable.

* Non-Smoker rates are for those who have not used tobacco in any form during the past 12 months and whose lifestyle and health history meet the Non-Smoker underwriting guidelines. Premiums shown for each age are semi-annual rates for the initial premium period and are adjusted when you reach a new age bracket. Coverage terminates at age 75. Rates for tobacco users are available from the plan administrator. Spouse coverage cannot exceed the member's elected amount of coverage.

¹ Rates are subject to change.

² Estate Resolution and Will Preparation Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, the legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. MetLife Estate Resolution Services is subject to regulatory approval and is not currently available in all states.

³ Subject to state law, and/or group policyholder requests, the Total Control Account (TCA) is provided for all life insurance benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCAs are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

⁴ The Accelerated Benefits Option (ABO) is subject to state regulation and generally receives favorable federal income tax treatment. You are advised to consult with an independent tax advisor about your own circumstances. You are advised to consult with a legal advisor concerning the effect that receipt of ABO benefits will have on other benefits such as benefits from public assistance programs.

This Group Level Term Insurance summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and ISI and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the Certificate. Like most group insurance policies, MetLife group life insurance policies contain certain exclusions, limitations, reductions of benefits and terms for maintaining the coverage in force. Please call Insurance Specialists, Inc. at 1-888-474-1959 for information.



Insurance underwritten by:

MetLife

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