



FAQs

Frequently Asked Questions

Disability Income Insurance

If illness or injury prevented you from working, how well would you and your family do without a paycheck? If you are like most, it would be tough to support your lifestyle for any significant length of time. Help protect your income with this Group Disability Income Insurance plan.

Q. Who is eligible for coverage?

A. You are eligible to apply if you are a **member of a participating association**, age 59 or under and are actively at work on a full-time basis for at least 20 hours per week.

Q. Does this plan include own occupation protection?

A. Due to a Sickness, or as a direct result of accidental injury:
- The member is receiving Appropriate Care and Treatment and complying with the requirements of such treatment, and
- Is unable to earn more than 80% of pre-disability earnings at their Own Occupation.

Q. What is the maximum monthly benefit I can apply for?

A. Members under age 55 who work full time may apply for up to \$12,000 per month in \$100 increments. Members age 55-59 may enroll up to \$10,000.

Please Note: Total disability benefits may not exceed 70% of predisability income.

Q. How long will the benefits last?

- A.** The plan offers two maximum benefit durations.
- Option #1: The later of Your Normal Retirement Age as defined by Social Security or the period shown below:
 - Option #2: Benefits paid for up to 5 years (for accidental injury or sickness).
 - Option #3: Benefits paid for up to 2 years (for accidental injury or sickness).

Age on Date of Your Disability	Benefit Duration
Less than age 60	to age 65
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

Q. Is there a waiting period before benefits begin?

A. Yes, you may choose from a 60, 90 or 180 day waiting period.

Q. What additional plan benefits are included?

A. Waiver of premium: If you become totally disabled while receiving monthly benefits, premium payments for Disabled Members are waived while benefits are payable. When you stop receiving monthly benefits, premium must again be paid when due.

Q. Can I customize my plan with optional benefits?

A. Yes, the following optional benefits are available.

Cost of Living Option (COLA) increases your monthly benefits for total and residual disability based on the Urban Consumer Price Index, or CPI-U, according to a specific formula outlined in your certificate of coverage.

REDUCING BENEFIT DURATION TO AGE 65 Monthly Rate Per \$1,000 Covered Benefit

Age	Elimination Period			
	Without COLA	60 Day	90 Day	180 Day
Under 30		\$9.10	\$7.00	\$5.25
30-34		\$10.92	\$8.40	\$6.30
35-39		\$11.73	\$9.03	\$6.77
40-44		\$18.73	\$14.41	\$10.81
45-49		\$21.20	\$16.31	\$12.23
50-54		\$33.55	\$25.81	\$19.36
55-59		\$35.61	\$27.39	\$20.54
60-64*		\$41.17	\$31.67	\$23.75
65-69*		\$34.99	\$26.92	\$20.19

*Renewal Only Rates.
COLA will be a 14% increase to the rate chosen.

5 YEAR DURATION

Monthly Rate Per \$1,000 Covered Benefit

Age	Elimination Period		
	60 Day	90 Day	180 Day
Under 30	\$5.42	\$4.17	\$3.54
30-34	\$6.28	\$4.83	\$4.11
35-39	\$8.23	\$6.33	\$5.38
40-44	\$13.00	\$10.00	\$8.50
45-49	\$15.38	\$11.83	\$10.06
50-54	\$28.17	\$21.67	\$18.42
55-59	\$31.63	\$24.33	\$20.68
60-64*	\$43.33	\$33.33	\$28.33
65-69*	\$36.83	\$28.33	\$24.08

*Renewal Only Rates.

COLA will be a 14% increase to the rate chosen

2 YEAR DURATION

Monthly Rate Per \$1,000 Covered Benefit

Age	Elimination Period		
	60 Day	90 Day	180 Day
Under 30	\$3.25	\$2.50	\$2.13
30-34	\$3.90	\$3.00	\$2.55
35-39	\$4.12	\$3.17	\$2.69
40-44	\$6.07	\$4.67	\$3.97
45-49	\$8.02	\$6.17	\$5.24
50-54	\$10.83	\$8.33	\$7.08
55-59	\$17.77	\$13.67	\$11.62
60-64*	\$26.87	\$20.67	\$17.57
65-69*	\$36.83	\$28.33	\$24.08

*Renewal Only Rates.

COLA will be a 14% increase to the rate chosen

Q. When does the coverage become effective?

- A. Your coverage will begin on the 1st of the month following the date your enrollment form is approved and your premium has been paid. You must be actively at work on the date insurance is to take effect; otherwise, the insurance will take effect on the date you return to work. Issuance of coverage or benefit payments may depend on the answers given in the enrollment form.

Q. What are the renewal terms of this coverage?

- A. Coverage is renewable to age 70 as long as you are a member, pay your premium when due, you remain actively engaged full time in the duties of your occupation and the group plan remains in force. There is no age reduction.

Q. What conditions are excluded from coverage?

- A. This plan will not pay benefits for a disability due to, attempted suicide; an intentionally self-inflicted injury; a war or act of war whether declared or undeclared, rebellion or insurrection; the commission of, or attempt to, commit a felony.

We will not pay benefits for a disability that results from a preexisting condition unless you have been actively at work for at least 12 months since the date your disability insurance took effect.

A pre-existing condition is defined as a sickness or accidental injury for which you received medical treatment, consultation, care, or services; took prescription medication or had medications prescribed; or, had symptoms or conditions that would cause a reasonably prudent person to seek diagnosis, care or treatment in the 6 months before your insurance took effect.

Don't miss out on this important benefit offer.

If you have any questions, please call

Insurance Specialists Inc. at **888-474-1959**

This benefit is not available in: AK, AZ, ID, LA, ME, MD, MT, NH, OR, SD, WA, or WV.

Like most insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. All policies and riders may not be available in all states or at all issue ages. Eligibility is subject to underwriting approval. Please call Insurance Specialists Inc. at 888-474-1959 for complete details.



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