

FAQs

Frequently Asked Questions

Voluntary Accidental Death and Dismemberment (AD&D)

When you consider your family's long-term financial needs – household expenses, child care, saving for college and retirement – even two-income families can face financial hardship if a wage earner is seriously injured or dies in an accident. Voluntary Accidental Death and Dismemberment (AD&D) from MetLife can complement existing life insurance coverage and can help you protect your family's financial security should the unexpected happen.

Q. Who is eligible for coverage?

A. Members and spouse/domestic partners under age 65 who are actively at work on a full-time basis can enroll. Your unmarried, dependent child(ren) from 15-days-old up to and including the age of 25 are also eligible to enroll (children ages 19-25 must be full-time students).

Q. What coverage amounts are available?¹

A. You can choose a benefit amount up to \$500,000, in increments of \$50,000.

The amount of insurance applicable to family members is expressed as a percentage of the amount the member selects:

- Spouse and eligible child or children² — Spouse: 40% of member amount; Each child: 10% of member amount
- Spouse and no eligible dependent child or children² — Spouse: 50% of member amount
- No spouse but dependent children² — Each child: 15% of member amount

Q. What special features would be included in my plan?

A. This plan will pay additional benefits if you die while:

- Seat belt(s) are in use
- Air bag(s) are in use
- Traveling on a common carrier (e.g., commercial airline)

The plan also provides the following additional benefits:³

- Child care center
- Child education
- Spouse education
- Hospital confinement
- Parental care
- Rehabilitative physical therapy
- Repatriation expense

Q. Is a medical exam required?

A. No. Your acceptance is **guaranteed!** There is no medical exam and no medical questions; you can enroll quickly and easily in as little as 5 minutes.

Q. How long can my coverage continue?

A. Your coverage can continue as long as you pay your premium when due, remain a member, have not reached age 70, the insurance continues for your class, the association continues to participate in the coverage and the group policy remains in force. Please see the certificate of insurance for details.

If you have any questions, please call a representative of Insurance Specialists, Inc. at **1-888-474-1959**.

¹Full benefits are payable for loss of life. Benefits payable for other losses depend on the type of loss. See the certificate of coverage for details.

²Refers to your unmarried, dependent children from 15-days-old up to and including the age of 25. Children ages 19-25 must be full-time students.

³Benefit is dependent on type of covered loss.

Coverage may not be available in all states. Please contact your plan administrator for more information.

The association and/or the plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, MetLife may compensate the association and/or the plan administrator for these and/or other costs.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact your plan administrator for costs and complete details.

Group insurance coverage is issued by Metropolitan Life Insurance Company, New York, NY 10166.



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