

Q. Can I customize my plan with optional benefits?

A. Yes, the following optional benefit is available.

Cost of Living Option (COLA): We will adjust your benefit amount by an additional 3% if you have been receiving monthly benefits for 12 months, and make additional similar adjustments on up to 9 anniversaries of the first adjustment as long as you continue to receive monthly benefits.

Adding the COLA option to your plan will increase your premium by 14%.

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, group plan remains in force and your association continues to participate in insurance trust.

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; active participation in a riot; the commission of, or attempt to, commit a felony.

We will not pay benefits for a disability that results from a pre-existing condition unless you have been actively at work for at least 12 consecutive 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; in the 6 months before your insurance took effect.

Return your completed, signed application today.

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

*You must be actively at work for coverage to become effective.

Coverage may not be available in all states. Please contact Insurance Specialists, Inc. at 1-888-474-1959 for additional details.

Rates may be changed on the entire group plan or on a class basis and on any premium due date on which benefits are changed. A class is a group of people defined in the group policy. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and the participating organization.

Like most insurance policies, MetLife policies contain certain exclusions, elimination 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 contact Insurance Specialists, Inc. at 1-888-474-1959 for complete details.

Long Term Disability Insurance provided by Metropolitan Life Insurance Company under policy #151697-1-G

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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