

Plan Summary

Guaranteed Issue Long Term Disability Insurance

No exams. No tests. Your acceptance is guaranteed.* If you enroll within 60 days of receiving this offer and are actively at work.

It's never been easier. As a new member of a participating association, you have access to Guaranteed Issue Long Term Disability Insurance from MetLife.

Q. What is the Guaranteed Issue Long Term Disability Insurance offer?

- A. Members of a participating association who are actively at work can enroll, for a limited time, in the MetLife Long Term Disability Insurance plan with no underwriting. Your acceptance is guaranteed!*

Q. Who is eligible for coverage?

- A. New members under age 60 can enroll within 45 days. You have to be actively at work at your own profession for coverage to take effect.

Q. Does this plan include own occupation protection?

- A. Yes, this plan pays full benefits if you are totally disabled 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 your Own Occupation.

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

- A. Members may elect a \$3,000 benefit.

Please Note: The amount that can be issued is capped at 70% of earned income.

Q. Is there an elimination period before benefits can begin?

- A. Yes, there is a 60-day elimination period.

Q. How long can the benefits last?

- A. Benefits can be paid for up to 2 years (for accidental injury or sickness).

Q. What is the cost of coverage?

- A. Monthly Rate Per \$1,000 Covered Benefit

Elimination Period	
Age	60 days
Under 30	\$9.10
30-34	\$10.92
35-39	\$11.73
40-44	\$18.73
45-49	\$21.20
50-54	\$33.55
55-59	\$35.61
60-64*	\$41.17
65-69*	\$34.99

*Renewal rates only — No Benefit Reduction
COLA will be a 14% increase to the rate chosen

Q. What additional plan benefits are included?

- A. **Survivor benefit:** Your beneficiary will receive a survivor benefit of up to six months of payments if you die while totally disabled and had been disabled and receiving monthly benefits or if you were entitled to receive monthly benefits for the month you die.

Waiver of premium: If you become totally disabled while receiving monthly benefits, the company will waive your premium payments for as long as you continue to receive benefits. When you stop receiving monthly benefits, premium must again be paid when due.

Q. Are there limited disability benefits for alcohol, drug or substance abuse, addiction or mental or nervous disorder or diseases?

- A. Yes, if you are disabled due to alcohol, drug, substance abuse or addiction, we will limit disability benefits to a lifetime maximum of 24 months.

If you are disabled due to a mental or nervous disorder or disease or other specified conditions, we will limit your disability benefits to a lifetime maximum of 24 months.

Please contact Insurance Specialists, Inc. at 1-888-474-1959 for additional details.



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

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