



# FAQs

## Frequently Asked Questions



### One-Step Express Long Term Disability 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 Long Term Disability Insurance plan.

A simplified application process for members age 54 and under means it can be easier to put quality disability income protection in place if illness or injury prevented you from working.

#### Q. What is special about the One-Step Express Long Term Disability Insurance offer?

A. The short form includes a few medical questions and asks for your height and weight. If we find no further medical information is needed upon review of your application, then you're done! It's as easy as that.<sup>1</sup>

#### Q. Who is eligible for coverage?

A. Members of a participating association, in good standing in good standing, age 54 or under and are actively at work on a full-time basis for at least 20 hours per week are eligible to apply for coverage using our short enrollment form.

#### 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 can apply for a monthly benefit amount up to \$6,000, for those ages 44 and under and \$3,000, for those age 45-54.

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, you may choose from a 60, 90 or 180-day elimination period.

#### Q. How long can the benefits last?

A. The plan offers three maximum benefit durations.

- Option #1: The later of your Normal Retirement Age as defined by Social Security or the period shown below:

Age on Date of Your Disability	Benefit Period
Less than 60	to age 65
60	60 months
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	12 months

- Option #2: Benefits paid for up to 5 years
- Option #3: Benefits paid for up to 2 years

#### Q. What is the cost of coverage?

A. To the later of your Normal Retirement Age as defined by Social Security or the period shown in Option #1 above: Monthly Rate Per \$1,000 Covered Benefit.

Age	Elimination Period		
	60 Days	90 Days	180 Days
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 rates only - No Benefit Reduction  
COLA will be a 14% increase to the rate chosen

5 Year Duration: Monthly Rate Per \$1,000 Covered Benefit

Age	Elimination Period		
	60 Days	90 Days	180 Days
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 rates only - No Benefit Reduction COLA will be a 14% increase to the rate chosen

2 Year Duration: Monthly Rate Per \$1,000 Covered Benefit

Age	Elimination Period		
	60 Days	90 Days	180 Days
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 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 and 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.



<sup>1</sup> If answers to medical questions are answered unfavorably, full underwriting may be required and coverage is subject to approval of insurer.

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 form #151697-1-G

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