

# Business Overhead Expense Coverage Comparison Chart

Business Overhead Expense (BOE) insurance is designed to help you keep your business up and running should you become disabled under the terms of the policy and unable to work.

Your Business Overhead Expense (BOE) insurance plan has two application levels – one step express or standard issue. Find the coverage that's right for you.

**One Step Express – ideal for members<sup>1</sup>, age 54 and under, who desire BOE insurance protection and an easy application process.**

- Members may apply using a simplified application process. This form includes just a few medical questions and also asks for your height and weight. If no additional medical information is needed, you're done.<sup>2</sup>

One Step Express			
Age	Minimum Benefit	Maximum Benefit	Increments
Under the age of 45	\$500 per month	\$6,000 per month	in \$100 increments
Age 45 up through age 54	\$500 per month	\$3,000 per month	In \$100 increments

Coverage terminates at age 75.

**Standard Issue – ideal for members<sup>1</sup> who need BOE insurance protection, standard issue coverage offers the highest BOE maximum benefit amounts available in this program.**

- Members will complete a full statement of health (SOH) application when applying for this coverage.

Standard Issue			
Age	Minimum Benefit	Maximum Benefit	Increments
Under the age of 65	\$500 per month	\$15,000 per month	in \$100 increments

Coverage terminates at age 75.

- All members of the American Bar Association in good standing under the age of 65 (under the age of 55 for One Step Express), who are actively at work on a full-time basis for at least 30 hours per week.
- If answers to medical questions are unfavorable, full medical underwriting may be required and coverage is subject to approval of insurer.

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. Call USI Affinity at 1-855-874-0264.

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