



# FAQs

## Frequently Asked Questions

### Guaranteed Issue Disability Income Insurance

**No exams. No tests. Your acceptance is guaranteed<sup>1</sup>. If you enroll within 90 days of receipt of this letter.**

It's never been easier. As a new member of the American Bar Association you have access to Guaranteed Issue Disability Insurance from MetLife.

**Q. What is this Member Guaranteed Issue Disability Income Insurance Offer?**

**A.** Members of the American Bar Association can enroll, for a limited time, in the MetLife Group Disability Income Insurance plan with no underwriting. Your acceptance is guaranteed!<sup>1</sup>

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

**A.** New Members within 90 days ages 18 - 64.

**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 injury and are unable to perform the material duties of your occupation and are receiving regular medical care from a duly licensed physician, as described in your certificate.

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

**A.** Members can apply for a maximum of \$2,500 in \$100 increments

Please Note: Total disability benefits may not exceed the lesser of 66.67% of pre-disability earnings or \$2,500 for a monthly benefit less any other disability insurance income in force. Pre-disability average monthly earnings, if you are not self-employed, is your regular monthly rate of pay.

**Q. How long will the benefits last?**

**A.** The plan offers two maximum benefit durations. Benefits for both options are paid directly to you for disabilities due to a covered sickness or injury. Benefits begin on the day after the chosen waiting period of 60, 90, 180, or 365 days.

**Option #1:** Benefits paid up to 5 years.

Full benefits are payable up to five years if you are completely unable to perform the material duties of your regular occupation (including your particular specialty of law, if applicable) and are under the regular care of a physician due to a disabling accident or injury (except total disabilities due to mental or nervous disorders or diseases which limits benefits to two years).

**Option #2:** Reducing Benefit Duration.

Full benefits are payable up to age 65 if you are completely unable to perform the material duties of your regular occupation (including your particular specialty of law, if applicable) and are under the regular care of a physician. Benefits will be paid up to age 65 for total disabilities beginning prior to age 60 (except for total disabilities due to mental or nervous disorders or diseases, which limits benefits to two years). If the disability begins on or after your 61st birthday, benefits are payable in accordance with the benefit duration schedule below.

Age on Date of your Disability	Benefit Duration
Less than age 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 and over	12 months

**Q. What additional plan benefits are included?**

**A. Waiver of premium:** If you become totally disabled while receiving monthly benefits, premium payments for Disabled Members are waived while benefits are payable. When you stop receiving monthly benefits, premium must again be paid when due.

**Q. When does the coverage become effective?**

**A.** Your coverage will begin on the 1st of the month following the date your application is approved and your premium has been paid. You must be actively at work on the date insurance is to take effect; otherwise, the insurance will take effect on the date you return to work. Issuance of coverage or benefit payments may depend on the answers given in the application.

#### Q. What are the renewal terms of this coverage?

A. Coverage is renewable to age 75, as long as you are an ABA member, pay your premium when due, you remain actively engaged full time in the duties of your occupation and the group policy remains in force the Participating Association continues to participate in the trust and you remain actively engaged full time in the duties of your occupation. (if you become totally disabled and unable to work, your coverage can continue to age 75).

#### 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; 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; or, had symptoms or conditions that would cause a reasonably prudent person to seek diagnosis, care or treatment in the 3 months before your insurance took effect.

#### Q. Can I customize my plan with optional benefits?

A. Yes, the following optional benefits are available.

**Cost of Living Option (COLA)** increases your monthly benefits for total and residual disability based on the Urban Consumer Price Index, or CPI-W, according to a specific formula outlined in your certificate of coverage.<sup>2</sup>

#### 5 YEAR DURATION

##### Quarterly Rate Per \$100 Covered Benefit

Without COLA		Elimination Period		
Age	60 Day	90 Day	180 Day	365 Day
Under 30	\$1.38	\$0.63	\$0.54	\$0.45
30-34	\$1.62	\$0.78	\$0.63	\$0.57
35-39	\$2.04	\$1.14	\$0.84	\$0.78
40-44	\$3.18	\$1.74	\$1.26	\$1.20
45-49	\$5.34	\$3.06	\$2.52	\$2.37
50-54	\$7.35	\$4.83	\$4.32	\$3.90
55-59	\$9.54	\$6.75	\$6.06	\$4.74
60-64	\$9.00	\$5.28	\$4.74	\$4.26
65-74*	\$10.26	\$5.64	\$5.10	\$4.77

\*Renewal Only Rates.

<sup>1</sup> Must be actively at work for coverage to take effect. Certain losses resulting from pre-existing conditions are not covered by disability income insurance. For details see What conditions are excluded from coverage?

<sup>2</sup> There may not be greater than 5 annual increases and each one is limited to the lesser of 3% and ½ the annual percentage change in the CPI. Coverage may not be available in all states. Please contact USI Affinity at 1-855-874-0264 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, waiting 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 the USI Affinity today at 1-855-874-0264 for complete details. Policy Number 160667 issued by Metropolitan Life Insurance Company, New York, NY.

With COLA		Elimination Period		
Age	60 Day	90 Day	180 Day	365 Day
Under 30	\$1.44	\$0.66	\$0.54	\$0.45
30-34	\$1.68	\$0.81	\$0.66	\$0.60
35-39	\$2.10	\$1.17	\$0.87	\$0.81
40-44	\$3.27	\$1.80	\$1.32	\$1.23
45-49	\$5.49	\$3.15	\$2.58	\$2.43
50-54	\$7.59	\$4.98	\$4.44	\$4.02
55-59	\$9.81	\$6.93	\$6.24	\$4.86
60-64	\$9.27	\$5.40	\$4.86	\$4.35
65-74*	\$10.53	\$5.82	\$5.25	\$4.89

\*Renewal Only Rates.

#### REDUCING BENEFIT DURATION

##### Quarterly Rate Per \$100 Covered Benefit

Without COLA		Elimination Period		
Age	60 Day	90 Day	180 Day	365 Day
Under 30	\$1.77	\$0.81	\$0.69	\$0.57
30-34	\$2.07	\$1.02	\$0.81	\$0.75
35-39	\$2.61	\$1.47	\$1.08	\$0.99
40-44	\$4.05	\$2.25	\$1.62	\$1.53
45-49	\$6.84	\$3.93	\$3.24	\$3.03
50-54	\$9.45	\$6.21	\$5.55	\$5.01
55-59	\$12.21	\$8.64	\$7.77	\$6.06
60-64	\$11.55	\$6.75	\$6.06	\$5.46
65-74*	\$13.14	\$7.26	\$6.54	\$6.12

\*Renewal Only Rates.

With COLA		Elimination Period		
Age	60 Day	90 Day	180 Day	365 Day
Under 30	\$1.83	\$0.84	\$0.72	\$0.60
30-34	\$2.16	\$1.05	\$0.84	\$0.78
35-39	\$2.70	\$1.50	\$1.11	\$1.02
40-44	\$4.20	\$2.31	\$1.68	\$1.56
45-49	\$7.05	\$4.05	\$3.33	\$3.12
50-54	\$9.72	\$6.39	\$5.70	\$5.16
55-59	\$12.57	\$8.88	\$7.98	\$6.24
60-64	\$11.88	\$6.93	\$6.24	\$5.61
65-74*	\$13.50	\$7.44	\$6.72	\$6.27

\*Renewal Only Rates.

**Return your completed, signed application today.**

If you have any questions, please call USI Affinity today at

**1-855-874-0264**

or visit

**[www.abainsurance.com/new-member](http://www.abainsurance.com/new-member)**