



# FAQs

## Frequently Asked Questions

### One-Step Express Business Overhead Expense Insurance

For many small business owners, having Business Overhead Expense (BOE) Insurance can help ensure their business can continue to function should they become disabled and unable to work. It can help pay for business expenses, including office rent, employees' salaries, insurance premiums, utility bills, premiums for business and malpractice insurance and accountant fees. And now it's easier than ever to apply for this valuable insurance with MetLife's One-Step application process.

#### Q. What is special about the One-Step Express Business Overhead Expense insurance offer?

A. Members age 54 or younger may apply for coverage using our short form application. This form includes only 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 age 54 or under who are actively at work on a full-time basis for at least 30 hours per week are eligible to apply.

#### Q. What kinds of expenses are covered?

A. Eligible covered expenses include:

- Office rent
- Employees' salaries and insurance premiums
- Utility bills, including electric, heat, water, gas and telephone
- Premiums for business and malpractice insurance
- Accountant fees
- The monthly average of taxes and mortgage interest payments on the business premises you own or lease and use in your profession.
- Other fixed overhead expenses that are normal and customary in operating your business.

#### Q. How does this plan define disability?

A. You are considered to be totally disabled when you cannot perform the substantial and material duties of your usual occupation due to injury or sickness and are under the care or supervision of a licensed physician.

#### Q. What maximum benefit amounts are available?

A. You may apply for up to \$6,000 a month of coverage if you are aged 44 and under, and \$3,000 if you are age 45-54.

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

A. Benefits can continue until you receive the equivalent of up to 12 or 24 monthly benefit payments depending on the option you select.

#### Q. How long do I have to wait before the benefits can begin?

A. 30-day waiting period.

#### Q. How much does this plan cost?

##### A. Competitive group rates — Quarterly premiums

###### 12 Month Max Pay Period

Attained age	\$3,000.00	\$6,000.00
Under 35	\$27.90	\$55.80
35-39	\$27.90	\$55.80
40-44	\$31.50	\$63.00
45-49	\$45.90	*
50-54	\$66.60	*

###### 24 Month Max Pay Period

Attained age	\$3,000.00	\$6,000.00
Under 35	\$34.20	\$68.40
35-39	\$34.20	\$68.40
40-44	\$38.70	\$77.40
45-49	\$56.70	*
50-54	\$81.90	*

*Rates increase at 5 year age intervals until age 75 when coverage ends.*

*Coverage amounts can range from a minimum of \$500 to a maximum of \$3,000 or \$6,000 (based on age), in increments of \$100.*

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

**A. Waiver of premiums**

If you become totally disabled while receiving monthly benefits for 6 continuous months, 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. What are the renewal terms of this coverage?**

**A.** Coverage is renewable to age 75, as long as you are a member, pay your premium when due, you remain actively engaged full time in the duties of your occupation, the Participating Association continues to participate in the trust and the group policy remains in force.

**Q. What expenses are excluded from coverage?**

**A.** This plan will not cover any of the following: your salary, fees, or any other remuneration for you; salaries or any remuneration for your replacement or any partner, shareholder or member of your profession who work for or with you; salaries for any members of your family not regularly employed at least three months prior to the commencement of total disability; the cost of any goods, merchandise, materials, equipment, leased automobiles, furniture, fixtures, implements or pharmaceutical products; personal expenses; expenses reimbursed under another Business Overhead Expense policy; person hired after your disability began; person sharing expenses with you; payment of principal of any debt; income tax; or, in the case of a partnership or shared facility, for any expense for which you are not regularly liable for payment.

**Q. What are the Exclusions and Limitations of this plan?**

**A.** Disabilities will not be covered if caused by, war, whether declared or undeclared, or act of war, insurrection, or rebellion; intentionally self-inflicted injury; attempted suicide; or commission of or attempt to commit a felony. Benefits will not be paid while You are confined in a penal or correctional institution.

This is only a brief summary of benefits and is subject to the terms, conditions, limitations and exclusions of group policy number 160667-1-G and a certificate issued under it. Coverage may vary or may not be available in all states.

**Don't miss out on this important benefit offer.**

If you have any questions, please call USI Affinity today at **1-855-874-0264** or visit <http://startprotecting.com/4797>.

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

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 / policy exhibits. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and the American Bar Association.

Like most insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Eligibility is subject to underwriting approval. Please contact USI Affinity today at 1-855-874-0264 for complete details.

Policy Number 160667-1-G  
Metropolitan Life Insurance Company, New York, NY

Administered by:

