



FAQs

Frequently Asked Questions



Standard Issue Term Life Insurance

A few minutes of your time right now could mean the world to your loved ones later. Term life insurance can be a cost effective way to provide life insurance benefits at an affordable cost. Select a benefit amount of up to \$1,500,000 depending on your age (\$500,000 for spouse) and return your application today.

Q. Who is eligible for coverage?

A. As a member, you and your spouse are eligible to apply for coverage if you are both under the age of 75.

Q. What are the coverage amounts available?

A. Members can choose any amount in \$5,000 increments, up to 1,500,000.

Spouses can choose any amount in \$50,000 increments, up to \$500,000. Your spouse's coverage amount cannot exceed your coverage.

For Your Child* 15 days to under age 26:

Option 1 \$5,000

Option 2 \$10,000

Q. Is a medical exam required?

A. In some cases a medical exam may be required (at no expense to you). When you apply, simply answer the health questions. Even if you have a health condition, you still may qualify. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience and at no cost to you.

Q. Will this plan pay in addition to other coverage?

A. Yes, this plan pays in addition to any other insurance you have. The plan also stays with you until your coverage ends.

Q. Would I have the ability to continue coverage, should my plan end?

A. Yes, in most instances, if your insurance ends for a reason other than non-payment of your premiums, you may be able to convert your coverage into a term life insurance policy from Metropolitan Life Insurance Company without providing evidence of insurability. Please see the certificate of insurance for details.

Q. What are the renewal terms of this coverage?¹

A. Your coverage cannot be cancelled as long as you pay your premium when due, continue to be a member of your association, you have not reached age 75, the participating association continues to participate in the insurance trust and the group policy remains in force.

Q. What special features would be included in my plan?

A. The following features are included in your plan:

Accelerated Benefit²: You can receive up to 80% of your Supplemental Life Insurance proceeds (to a maximum of \$500,000, whichever is less) in the event that you become terminally ill and are diagnosed with less than 24 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Will Preparation Services³: Offers you and your spouse unlimited face-to-face or telephone meetings with an attorney, from Hyatt Legal Plans' network of over 14,000 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

Estate Resolution Services³: Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse's estates. Beneficiaries can also consult an attorney, from Hyatt Legal Plans' network of more than 14,000 participating attorneys, for general questions about the probate process.

Don't miss out on this important benefit offer.
Call us today at **1-888-474-1959**.

* Child means unmarried and supported by You.

¹ Coverage reduces at age 65 to 75% of face value and at age 70 to 50% of face value amount before age 65.

² The Accelerated Benefits Option (ABO) is subject to state regulation and generally receives favorable federal income tax treatment. You are advised to consult with an independent tax advisor about your own circumstances. You are advised to consult with a legal advisor concerning the effect that receipt of ABO benefits will have on other benefits such as benefits from public assistance programs.

³ Will Preparation Services and Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, Will Preparation Services and Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI. These services are provided at no additional cost to those who purchase Supplemental Life Insurance only. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

Coverage may not be available in all states. Please contact Insurance Specialists, Inc. at 1-888-474-1959 for additional details.
Policy Form # 151697-1-G

Like most group insurance policies, MetLife group life insurance policies contain certain exclusions, limitations, reductions of benefits and term for coverage. Any such exclusions, reductions or limitations will be described in the life insurance certificate, the terms of which govern MetLife's provision of coverage. You may also call your plan administrator, Insurance Specialists, Inc. at 1-888-474-1959 for additional information.



MetLife

Metropolitan Life Insurance Company, New York, NY