American Bar Association Plan Summary

Long term disability insurance is designed to provide you with continuing monthly income during an extended period of time while you are out of work due to a sickness or accident.

Eligibility

All members[1] of the American Bar Association in good standing under the age of 65 who are actively at work[2] on a full-time basis for at least 30 hours per week.

Maximum benefit amount

Age	Minimum Benefit	Maximum Benefit	Increments
Under the age of 65	$100 per month	up to $12,000 per month	in $100 increments

Total disability benefits under all plans may not exceed the lesser of 66.67% of pre-disability earnings less any other disability income insurance in force or $20,000 for a monthly benefit through $7,500; 60% or $20,000 for monthly benefits over $7,500.

Pre-disability average monthly earnings, if you are not self-employed, is your regular monthly rate of pay.

Coverage terminates at age 75.

Elimination period

You may choose from a 60-day, 90-day, 180-day or 365-day elimination period before benefits begin.

Benefit duration

The plan offers two maximum benefit durations.

Option #1: Benefits are payable for up to 5 years for accidental injury or sickness.

Option #2: Benefits are payable for the periods shown below.

Reducing Benefit Duration Chart	
Age on Date of Your Disability	**Benefit Duration**
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 and over	12 months

Additional plan benefits

Customize your plan with optional benefits[3]

Cost of Living Option (COLA)

Helps benefits keep pace with inflation. After receiving monthly benefits for 12 months and while disability payments continue, the benefit amount may be increased by 3% each year for up to 5 years.

Valuable built-in features

Waiver of Premium

If you become totally disabled while receiving monthly benefits, the company will waive your premium payments for the cost of any disability insurance defined as insurance for as long as you continue to receive benefits. When you stop receiving monthly benefits, premium must again be paid when due.

Family Care Incentive

If you work or participate in a rehabilitation program while disabled, reimbursement may be provided for up to $400 per month for eligible family care expenses incurred by you for each eligible family member during the first 24 months of benefit payments.

Moving Expense Incentive

If you participate in a rehabilitation program while disabled, reimbursement may be provided for expenses incurred to move to a new residence if recommended as part of the rehabilitation program.

Rehabilitation Program Incentive

If you participate in an approved rehabilitation program while disabled, we will increase your monthly benefit by 10%.

Work Incentive

If you work while disabled and receiving monthly benefits, you may receive up to 100% of pre-disability monthly earnings, including family care expense reimbursement, rehabilitation incentive, return-to-work earnings and other income benefits. After the first 24 months following your return to work, we will reduce your monthly benefit by 50% of the amount you earn from working while disabled.

Learn More

How is disability defined under this plan?

You are considered to be disabled when, due to a sickness or as a direct result of accidental injury, you are unable to perform each of the material duties of your own occupation, and are under the care or supervision of a licensed physician receiving appropriate care and treatment from a duly licensed physician as described in your certificate and complying with the requirements of such treatment. Please see the certificate of insurance for details.

Does this plan include own occupation protection?

Yes. Own occupation means the occupation in which you are regularly engaged in at the time you become disabled. For attorneys, own occupation means the specialty in the practice of law in which you were engaged just prior to the date disability started.

When does the coverage become effective?

Your coverage will begin on the 1st of the month following the date your enrollment form 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 enrollment form.

How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, remain a member, have not reached age 75, remain in an eligible class, the insurance continues for your class, you do not cease to be actively at work for reasons other than disability, the participating association continues to participate in the trust and the policy remains in force. Please see the certificate of insurance for details.

Are there limited disability benefits for alcohol, drug or substance abuse, addiction or mental or nervous disorder or diseases?

Yes. If you are disabled due to a mental or nervous disorder or disease or other specified conditions, we will limit your disability benefits to 24 months (including the elimination period), per occurrence or to the maximum benefit period.

Please see the certificate of insurance or contact USI Affinity at 1-855-874-0264 for additional details.

Are there any exclusions for pre-existing conditions?

Yes. You are not covered for a disability caused or substantially contributed to by a pre-existing condition, or the medical or surgical treatment of a pre-existing condition. Pre-existing condition means you received medical treatment, care or services for a diagnosed condition, or took prescribed medication for a diagnosed condition in the 3 months immediately prior to the effective date of coverage, and the disability caused or substantially contributed to by the condition begins in the first 12 months after the effective date of coverage.

Please see the certificate of insurance or contact USI Affinity at 1-855-874-0264 for additional details.

Are there any exclusions to my coverage?

Yes. Disabilities will not be covered if caused or contributed to by:

- War, whether declared or undeclared, or act of war, insurrection, rebellion;
- Active participation in a riot;
- Attempted suicide;
- Intentionally self-inflicted injury;
- Commission of or attempt to commit a felony.

Is there any income that will reduce my disability benefits?

Income that will reduce your disability benefit includes:

- Any income that you receive from working while disabled to the extent that such income reduces the amount of your monthly benefit as described in rehabilitation incentives.

1. You must be a member of the American Bar Association to qualify for this insurance plan.
2. Actively at work means that you are performing the substantial and material duties of your own occupation for full pay. This must be done at your place of business, or a location to which such business required you to travel.
3. There may be additional charges for optional benefits. Please contact USI Affinity at 1-855-874-0264 for additional details.

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

Coverage may not be available in all states. Please contact USI Affinity at 1-855-874-0264 for more information.

All insurance and insurance effective dates are subject to final underwriting approval.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, elimination periods and terms for keeping them in force. Please contact USI Affinity at 1-855-874-0264 for costs and complete details.

Policy number 160667-1-G

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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