



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 a reasonable cost.

Q. Who is eligible for coverage?

A. As a member, you and your spouse/domestic partner are eligible to apply for coverage if you are both under the age of 75. Once you become insured, you may also apply for coverage for each of your unmarried, dependent children (15 days to age 19, 25 if full-time student) for \$25,000.

Q. What coverage amounts are available?

A. You may apply for any amount, in \$10,000 increments, up to 2,000,000.¹

Your spouse/domestic partner may apply for any amount, in \$10,000 increments, up to \$500,000.¹ Your spouse/domestic partner's coverage amount cannot exceed 100% of your coverage.

Q. Is a medical exam required?

A. You must complete a standard application. 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 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. How long can my coverage continue?

A. Your coverage can continue as long as you pay your premium when due, continue to be an ABA member, have not reached age 85, insurance continues for your class 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:

Automatic Benefit Increases: Original coverage amount will increase 10% each year for a maximum of 10 years or when the total face amount reaches the plan maximum.² Once a participant declines an annual increase they cannot add this benefit later.

Accelerated Benefit³: 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.

Total Control Account⁴: The Total Control Account (TCA) is a settlement option that provides your loved ones with a safe and convenient way to manage life insurance proceeds. They'll have the convenience of immediate access to any or all of their proceeds through an interest bearing account with unlimited check-writing privileges. The Total Control Account also allows beneficiaries time to decide what to do with their proceeds.

Don't miss out on this important benefit offer.

Call USI Affinity today at 1-855-874-0264 or visit <http://startprotecting.com/4797>.

¹Coverage reduces at ages 60, 65, 70, 75 and 80.

²To receive each increase you must be under the age of 60 and able to perform normal activities.

³The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

⁴Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs.

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

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, USI Affinity representative at 1-855-874-0264, for costs and complete details.

Insurance coverage is issued by Metropolitan Life Insurance Company, New York, NY 10166.

