



# FAQs

## Frequently Asked Questions

### Standard 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. Select a benefit amount of up to \$2,000,000 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/ domestic partner are eligible to apply if you are both under the age of 75. As an insured, you can also insure your unmarried, dependent children ( 6 months to age 19, 25 if full-time student) for \$25,000.

#### Q. What amount of life insurance is right for you?

A. You and your spouse/domestic partner can choose any amount in \$10,000 increments, up to 2,000,000, but your spouse/domestic partner's coverage amount cannot exceed 100% of your coverage or \$500,000.<sup>1</sup>

#### 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 premiums, you may either convert your coverage into an individual life insurance policy or convert your coverage into group coverage from Metropolitan Life Insurance Company without providing evidence of insurability. The amount of the new policy may be limited depending on the reason your insurance ends.

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

A. Your coverage cannot be canceled as long as you pay your premium when due, you have not reached age 85 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:** This feature is available to you and your spouse and allows you to increase your initial benefit amount by 10% each year, for up to 10 years. If you accept the increases, your premium will be adjusted accordingly. Your total benefit cannot exceed the plan maximum and the increases will stop when you reach age 60. You cannot be totally disabled at the time of the offer. Also, you may stop this feature at any time, but you will not be able to restart it thereafter.

**Accelerated Benefit<sup>1</sup>:** If you or your spouse/domestic partner is diagnosed with a terminal illness, with a life expectancy of 24 months or less, you can receive up to 80% of your life insurance benefit not to exceed \$500,000.

**Total Control Account<sup>2</sup>:** This settlement option provides your loved ones with a safe and convenient way to manage the proceeds of your life insurance coverage for claim payments of \$5,000 or more. It can give them a convenient way to access their proceeds through an interest bearing account while working through a difficult time.

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

**Call us today at (855) 874-0811**

<sup>1</sup> 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.

<sup>2</sup> Subject to state law, and/or group policyholder requests, the Total Control Account (TCA) is provided for all life insurance benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCAs are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

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, USI Affinity representative at 1-800-221-2168, for additional information.

