



FAQs

Frequently Asked Questions

Voluntary AD&D for Members, Their Spouses and Their Children

When you consider your family's long-term financial needs — home, mortgage, child and eldercare, saving for college and retirement, even two-income families can face financial hardship if a wage earner is seriously injured or dies in an accident. Group Voluntary Accidental Death and Dismemberment from MetLife is not only affordable, but is designed to complement your existing life insurance coverage and help you prepare for your family's financial security.

Q. Who is eligible for coverage?

A. Active members and their spouse/domestic partner who are under age 65. You can also insure your dependent children (up to age 19, or 25 if a full-time student).

Q. What coverage amounts are available?^{1,2}

A. You can choose a benefit amount of \$10,000 to a maximum of \$500,000 in \$10,000 increments. Your spouse/ domestic partner are also eligible.³

Please note that your benefit amount will decrease according to the following schedule once you reach age 60.

Age 60-64, 66%

Age 65-69, 46%

Age 70-74, 30%

Q. What can I expect to pay in premiums?

A. Below is a chart outlining monthly premiums for each of the three benefit amounts. Rates do not vary based on age and other premium modes are available.

Benefit Amounts and Quarterly Rates					
Benefit Amount	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000
Member	\$6.90	\$13.80	\$20.70	\$27.60	\$34.50
Member and Dependents	\$9.30	\$18.60	\$27.90	\$37.20	\$46.50

* Other payment modes are available. Please call USI Affinity at 1-855-874-0264 with any questions.

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

A. This plan will pay additional benefits if you die while,

- Seat belt(s) are in use;
- Air bag(s) are in use;
- Traveling on a common carrier (i.e., commercial airline)

Additional benefits are also payable for child care center, child education, spouse education, hospital confinement.

Q. Is a medical exam required?

A. No, your acceptance is **guaranteed!** There is no medical exam and no medical questions; you can enroll quickly and easily in as little as 5 minutes.

Q. What losses are covered?

A. Benefits are payable if you have an accidental injury that is the direct and sole cause of a covered loss, occurs within 365 days of the injury and is a direct result of the injury independent of any other causes.²

Q. What are the exclusions and limitations of this plan?

A. This policy does not cover physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity; infection, other than infection occurring in an external accidental wound or from food poisoning; suicide or attempted suicide (In Missouri, such exclusion only applies while the person is sane); intentionally self-inflicted injury; service in the armed forces of any country or international authority⁴; any incident related to:

- travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger;
- travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight;
- parachuting or otherwise exiting from an aircraft while such aircraft is in flight, except for self-preservation;
- travel in an aircraft or device used:
- for testing or experimental purposes;
- by or for any military authority; or
- for travel or designed for travel beyond the earth's atmosphere;

committing or attempting to commit a felony; the voluntary intake or use by any means of:

- any drug, medication or sedative, unless it is:
- taken or used as prescribed by a Physician, or
- an "over the counter" drug, medication or sedative taken as directed;
- alcohol in combination with any drug, medication, or sedative;
- poison, gas, or fumes; or

war, whether declared or undeclared; or act of war, insurrection, rebellion or active participation in a riot.

Accidental Death & Dismemberment insurance does not include payment for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident.

Intoxicated means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

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>.

Q. Do I have to accept the coverage immediately?

A. No, you will have 30 days to review your certificate of insurance.⁵ The certificate may be returned within 30 days of the effective date and all premiums, minus any claims paid, will be refunded if you change your mind.

¹ Coverage ends at age 75.

² Full benefits are payable for loss of life; benefits payable for other losses depend on the type of loss; see the certificate of coverage for details.

³ The amount of insurance applicable to family members is expressed as a percentage of the amount the Member selects for himself or herself (the "Full Amount"), on the following basis:

- Spouse and Eligible Child or Children — Spouse: 40% of Member amount; Each Child: 10% of Member amount
- Spouse and No Eligible Dependent Child or Children — Spouse: 50% of Member amount
- No Spouse but Dependent Children — Each Child: 15% of Member amount

⁴ Service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country.

⁵ There is a 10-day free look period in West Virginia, a 20-day free look period in North Dakota.

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 group insurance policies, MetLife insurance policies contain certain exclusions, limitations, reductions of benefits and terms for keeping them in force. Any such exclusions, reductions or limitations will be described in the insurance certificate, the terms of which govern MetLife's provision of coverage. You may also call your plan administrator, USI Affinity today at 1-855-874-0264 for additional information.

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