



# FAQs

## Frequently Asked Questions

### One-Step Express Term Life Insurance for Members and Their Spouses

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. And with our One-Step Express process, it's never been easier to apply.

#### Q. What is this One-Step Express Term Life Insurance offer?

A. Members and their spouses/domestic partners who are age 59 or younger may apply for coverage, using our short form application. This form includes only a few medical questions and asks for your height and weight. If we find no further medical information is needed upon review of your application, then you're done! It's as easy as that.<sup>1</sup>

#### Q. Who is eligible for One-Step Express Term Life Insurance coverage?

A. You and your spouse/domestic partner are eligible for coverage if you are both age 59 or younger.

If you or your spouse/domestic partner elect coverage, you may also insure each of your unmarried, dependent children (15 days to age 19, 25 if full-time student) for \$25,000.

#### Q. What amount of coverage is available?<sup>2</sup>

A. If you are age 39 or younger: **up to \$250,000 of coverage**

If you are age 40 – 49: **up to \$150,000 of coverage**

If you are age 50 – 59: **up to \$100,000 of coverage**

#### Q. What if I want more coverage than what is available through One-Step Express?

A. As a member under age 75, you can apply for additional coverage by completing our standard application that asks additional medical questions. If you have a health condition, you may still 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.

Spouses and domestic partners under age 75 may apply for up to \$500,000 of coverage following the same process.

#### Q. Can this plan pay in addition to other coverage?

A. Yes, this plan can pay in addition to any other insurance coverage you have. The plan also stays with you until your coverage ends – even if you change jobs.

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

A. Your coverage cannot be cancelled as long as you pay your premium when due, continue to be an ABA member, you have not reached age 85, insurance continues for your class and the group policy remains in force.

#### Q. What can I expect to pay for this coverage?

A. Here's how affordable this plan can be:

A 40-year old member purchasing \$100,000 of coverage will pay just \$36.20 per quarter, or \$124.80 per year. This assumes the member qualifies for the non-smoker rate.<sup>3</sup>

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

A. The following features are included in your plan:

**Total Control Account<sup>®4</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.

**Accelerated Benefits Option<sup>5</sup>:** 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.

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

If you have any questions, please call USI Affinity at

**1-855-874-0264** or visit <http://startprotecting.com/4797>.

<sup>1</sup> If answers to medical questions are unfavorable, then full underwriting may be required and coverage is subject to approval of insurer.

<sup>2</sup> Coverage reduces at ages 60, 65, 70, 75 and 80.

<sup>3</sup> Rates are not fixed, but will adjust when the insured reaches a new age bracket.

<sup>4</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.

<sup>5</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.

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

Like most insurance policies, MetLife policies contain certain exclusions, reductions, limitations and terms for keeping them in force. All policies and riders may not be available in all states. Details of policy provisions are in the Certificate provided to each person.

This is meant to be a brief summary of the plan benefits and limitations. For a complete review of terms, conditions, limitations and exclusions please refer to the certificate of insurance. Please contact your plan administrator at 1-855-874-0264 for complete details.

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

