



FAQs

Frequently Asked Questions

One-Step Express Business Overhead Expense Insurance

For many small business owners, having Business Overhead Expense (BOE) Insurance can help ensure their business can continue to function should they become disabled and unable to work. It can help pay for business expenses, including office rent, employees' salaries, insurance premiums, utility bills, premiums for business and malpractice insurance and accountant fees. And now it's easier than ever to get his valuable insurance with MetLife's One-Step application process.

Q. What is special about the One-Step Express Business Overhead Expense insurance offer?

A. Members age 54 or younger may apply for coverage using our short form application. This form includes only six 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.

Q. Who is eligible for coverage?

A. Members age 54 or under who are actively at work on a full-time basis for at least 30 hours per week are eligible to apply.

Q. What kinds of expenses are covered?

- A. Eligible covered expenses include:
- Office rent
 - Employees' salaries and insurance premiums
 - Utility bills, including electric, heat, water, gas and telephone
 - Premiums for business and malpractice insurance
 - Accountant fees
 - The monthly average of taxes and mortgage interest payments on the business premises you own or lease and use in your profession.
 - Other fixed overhead expenses that are normal and customary in operating your business.

Q. How does this plan define disability?

A. You are considered to be totally disabled when you cannot perform the substantial and material duties of your usual occupation due to injury or sickness and are under the care or supervision of a licensed physician.

Q. What benefit amounts are available?

A. You may apply for up to \$6,000 a month of coverage if you are aged 44 and under, and \$3,000 if you are age 45-54.

Q. How long will benefits last?

A. Benefits will continue until you receive the equivalent of up to 12 or 24 monthly benefit payments depending on the option you select. Also, your premium payments are waived while benefits are payable

Q. How long do I have to wait before the benefits begin?

A. 30-day waiting period.

Economical group rates — Quarterly premiums

12 Month Max Pay Period		
Attained age	\$3,000.00	\$6,000.00
Under 35	\$27.90	\$55.80
35-39	\$27.90	\$55.80
40-44	\$31.50	\$63.00
45-49	\$45.90	*
50-54	\$66.60	*

24 Month Max Pay Period		
Attained age	\$3,000.00	\$6,000.00
Under 35	\$34.20	\$68.40
35-39	\$34.20	\$68.40
40-44	\$38.70	\$77.40
45-49	\$56.70	*
50-54	\$81.90	*

*Renewal Only

Rates are not fixed, but will adjust when the insured reaches a new age bracket. Coverage amounts can range from a minimum of \$500 to a maximum of \$3,000 or \$6,000 (based on age), in increments of \$100.

Q. What are the renewal terms of this coverage?

A. Coverage is renewable to age 75, as long as you are a member, pay your premium when due, you remain actively engaged full time in the duties of your occupation and the group policy remains in force. (if you become totally disabled and unable to work, your coverage can continue to age 75).

Q. What expenses are excluded from coverage?

A. This plan will not cover any of the following: your salary, fees, or any other remuneration for you; salaries or any remuneration for your replacement or any partners or members of your profession who work for or with you; salaries for any members of your family not regularly employed at least three months prior to the commencement of total disability; the cost of any goods, merchandise, materials, equipment, leased automobiles, furniture, fixtures, implements or pharmaceutical products; payment of principal of any debt; income tax; or, in the case of a partnership or shared facility, for any expense for which you are not regularly liable for payment.

Q. What are the Exclusions and Limitations of this plan?

A. Disabilities will not be covered if caused by, war, whether declared or undeclared, act of war, insurrection or rebellion; your active participation in a riot; terrorist act; attempted suicide; intentionally self-inflicted injury; the commission of or attempt to commit a felony.

This is only a brief summary of benefits and is subject to the terms, conditions, limitations and exclusions of group policy number 10667 and form number GCERT-2000. Coverage may vary or may not be available in all states.

Don't miss out on this important benefit offer.

If you have any questions, please call
USI Affinity today at **(855) 874-0264**.

This benefit is not available in: AK, AZ, ID, LA, ME, MD, MT, NH, OR, SD, WA, WV, CA, FL, GA, HI, IA, KY, MN, MS, NV, NJ, NM, ND, OK, PA, PR, SC, TX or WY.

Like most insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Coverage may not be available in all states. Eligibility is subject to underwriting approval. Please call USI Affinity at (855) 874-0264 for complete details.

Administered by:

