



FAQs

Frequently Asked Questions

One-Step Express Disability Income Insurance

A quick 6-question application process for members age 54 and under means it is easier than ever to put quality disability income protection in place if illness or injury prevented you from working.

Q. What is special about the One-Step Express Disability Income Insurance offer?

A. Members age 54 or younger can apply for coverage using our short form application. The short 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. You are eligible to apply if you are an American Bar Association member, age 54 or under and are actively at work on a full-time basis for at least 30 hours per week.

Q. Does this plan include own occupation protection?

A. Yes, this plan pays full benefits if you are totally disabled due to a sickness or injury and are unable to perform the substantial and material duties of your occupation and are receiving regular medical care from a duly licensed physician, as described in your certificate.

Q. What is the maximum monthly benefit I can apply for?

A. You can choose a monthly benefit amount up to \$6,000, for those ages 44 and under and \$3,000, for those age 45-54.

Please Note: The amount that can be issued depends upon earned income and will be capped at 60%.

Q. How long will the benefits last?

- A. The plan offers two maximum benefit durations.
- Option #1: Benefits paid for up to 5 years (for accidental injury or sickness).
 - Option #2: Reducing Benefit Duration as shown below:

| Age on Date of Your Disability | Benefit Duration |
|--------------------------------|------------------|
| Less than age 60 | to age 65 |
| 60 | 60 months |
| 61 | 48 months |
| 62 | 42 months |
| 63 | 36 months |
| 64 | 30 months |
| 65 | 24 months |
| 66 | 21 months |
| 67 | 18 months |
| 68 | 15 months |
| 69 and over | 12 months |

Q. What additional plan benefits are included?

Waiver of premium: If you become totally disabled while receiving monthly benefits, premium payments for Disabled Members are waived while benefits are payable. When you stop receiving monthly benefits, premium must again be paid when due.

Q. Can I customize my plan with optional benefits?

A. Yes, the following optional benefits are available.

Cost of Living Option (COLA) increases your monthly benefits for total and residual disability based on the Urban Consumer Price Index, or CPI-U, according to a specific formula outlined in the policy.

REDUCING BENEFIT DURATION Quarterly Rate Per \$100 Covered Benefit

| Age | Elimination Period | | | |
|----------|--------------------|--------|---------|---------|
| | 60 Day | 90 Day | 180 Day | 365 Day |
| Under 30 | \$1.77 | \$0.82 | \$0.68 | \$0.57 |
| 30-34 | \$2.08 | \$1.02 | \$0.80 | \$0.75 |
| 35-39 | \$2.62 | \$1.46 | \$1.07 | \$1.00 |
| 40-44 | \$4.06 | \$2.24 | \$1.62 | \$1.52 |
| 45-49 | \$6.85 | \$3.92 | \$3.23 | \$3.02 |
| 50-54 | \$9.44 | \$6.20 | \$5.54 | \$5.00 |
| 55-59 | \$12.22 | \$8.65 | \$7.78 | \$6.07 |
| 60-64 | \$11.55 | \$6.75 | \$6.07 | \$5.45 |
| 65-74* | \$13.15 | \$7.25 | \$6.53 | \$6.11 |

*Renewal Only Rates.

| Age | Elimination Period | | | |
|----------|--------------------|--------|---------|---------|
| | 60 Day | 90 Day | 180 Day | 365 Day |
| Under 30 | \$1.83 | \$0.85 | \$0.71 | \$0.59 |
| 30-34 | \$2.15 | \$1.05 | \$0.83 | \$0.77 |
| 35-39 | \$2.71 | \$1.51 | \$1.10 | \$1.03 |
| 40-44 | \$4.19 | \$2.32 | \$1.68 | \$1.57 |
| 45-49 | \$7.05 | \$4.04 | \$3.32 | \$3.11 |
| 50-54 | \$9.73 | \$6.38 | \$5.71 | \$5.15 |
| 55-59 | \$12.56 | \$8.89 | \$7.99 | \$6.23 |
| 60-64 | \$11.87 | \$6.93 | \$6.24 | \$5.60 |
| 65-74* | \$13.51 | \$7.45 | \$6.71 | \$6.28 |

*Renewal Only Rates.

**5 YEAR DURATION
Quarterly Rate Per \$100 Covered Benefit**

| Age | Elimination Period | | | |
|----------|--------------------|--------|---------|---------|
| | 60 Day | 90 Day | 180 Day | 365 Day |
| Under 30 | \$1.38 | \$0.64 | \$0.53 | \$0.44 |
| 30-34 | \$1.62 | \$0.79 | \$0.62 | \$0.58 |
| 35-39 | \$2.04 | \$1.14 | \$0.84 | \$0.78 |
| 40-44 | \$3.17 | \$1.75 | \$1.26 | \$1.19 |
| 45-49 | \$5.34 | \$3.06 | \$2.52 | \$2.36 |
| 50-54 | \$7.36 | \$4.84 | \$4.32 | \$3.90 |
| 55-59 | \$9.53 | \$6.74 | \$6.07 | \$4.74 |
| 60-64 | \$9.01 | \$5.27 | \$4.74 | \$4.25 |
| 65-74* | \$10.25 | \$5.65 | \$5.10 | \$4.76 |

*Renewal Only Rates.

| Age | Elimination Period | | | |
|----------|--------------------|--------|---------|---------|
| | 60 Day | 90 Day | 180 Day | 365 Day |
| Under 30 | \$1.43 | \$0.66 | \$0.55 | \$0.46 |
| 30-34 | \$1.68 | \$0.82 | \$0.65 | \$0.60 |
| 35-39 | \$2.11 | \$1.18 | \$0.86 | \$0.80 |
| 40-44 | \$3.27 | \$1.81 | \$1.31 | \$1.23 |
| 45-49 | \$5.50 | \$3.15 | \$2.59 | \$2.43 |
| 50-54 | \$7.59 | \$4.98 | \$4.45 | \$4.02 |
| 55-59 | \$9.80 | \$6.93 | \$6.23 | \$4.86 |
| 60-64 | \$9.26 | \$5.41 | \$4.87 | \$4.36 |
| 65-74* | \$10.53 | \$5.81 | \$5.24 | \$4.89 |

*Renewal Only Rates.

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 remain in force (if you become totally disabled and unable to work, your coverage can continue to age 75).

Q. What conditions are excluded from coverage?

A. This plan will not pay benefits for a disability due to, attempted suicide; an intentionally self-inflicted injury; a war or act of war whether declared or undeclared, rebellion or terrorist act; the commission of, or attempt to, commit a felony.

We will not pay benefits for a disability that results from a preexisting condition unless you have been actively at work for at least 12 months since the date your disability insurance took effect.

A pre-existing condition is defined as a sickness or accidental injury for which you, received medical treatment, consultation, care, or services; took prescription medication or had medications prescribed; or, had symptoms or conditions that would cause a reasonably prudent person to seek diagnosis, care or treatment in the 3 months before your insurance took effect.

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, or WV.

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

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