

American Professional Practice Association Plan Summary

Long term disability insurance is designed to provide you with continuing monthly income during an extended period of time while you are out of work due to an illness or accident.

Eligibility

All Members¹ of a participating association in good standing under the age of 60 who are actively at work² for at least 30 hours per week are eligible to apply for coverage.

Maximum benefit amount

Age	Minimum Benefit	Maximum Benefit	Increments
Under the age of 60	\$100 per month	60% of your pre-disability earnings up to \$10,000 per month*	in \$100 increments

*Benefit amounts in excess of \$3,000 are reduced at age 60.
Benefit amounts in excess of \$2,200 are reduced at age 65.

Please Note: Total disability benefits may not exceed 60% of pre-disability income less any other disability insurance in force or \$10,000. Coverage terminates at age 70.

Elimination period

You may choose from a 90-day, 180-day or 365-day elimination period before benefits begin.

Benefit duration

For accidental injury or sickness the plan offers two maximum benefit durations:

Option #1: See chart below:

Reducing Benefit Duration Chart	
Age on Date of Your Disability	Benefit Duration (To Age 65)
Less than 63	To age 65
63 - 69	2 years

Option #2: See chart below:

Reducing Benefit Duration Chart	
Age on Date of Your Disability	Benefit Duration
Less than 61	5 years
61	4 years
62	3 years
63-69	2 years

Additional plan benefits

When you are ill or injured for a long time, MetLife believes you need more than a supplement to your income. That's why we offer return to work services and financial incentives to help you get the maximum benefits from your coverage.

Customize your plan with optional benefits³

Cost of Living Adjustment (COLA)

Helps benefits keep pace with inflation. After receiving monthly benefits for 12 months and while disability payments continue, the benefit amount may be increased by 3% each year for up to 5 years.

Valuable built-in features

Residual (Partial) Benefits

Are payable when you are not totally disabled, but suffer an income loss of at least 20% of your pre-disability earnings as a result of a covered disability. The benefit is a percentage of your monthly total disability benefit and would be equal to the percentage of income loss from your pre-disability earnings.

Survivor Income Benefit

If the member dies while they are disabled and was entitled to receive monthly benefits under the certificate, a single sum payment equal to 3 times the member's last net monthly benefit is made to the member's survivor.

Waiver of Premium

If you become disabled under age 70 while receiving monthly benefits for 6 continuous months, the company will waive your premium payments for as long as you continue to receive benefits. When you stop receiving monthly benefits, premium must again be paid when due.

Rehabilitation Program Incentive

If you participate in an approved rehabilitation program while disabled, we will increase your monthly benefit by 10%.

Work Incentive

If you work while disabled and receiving monthly benefits, you may receive up to 100% of pre-disability monthly earnings. After the first 24 months following your return to work, we will reduce your monthly benefit by 50% of the amount you earn from working while disabled.



Family Care Incentive

If you work or participate in a rehabilitation program while disabled, reimbursement may be provided for up to \$400 per month for eligible family care expenses incurred by you for each eligible family member during the first 24 months of benefit payments.

Moving Expense Incentive

If you participate in rehabilitation program while disabled, reimbursement may be provided for expenses incurred to move to a new residence if recommended as part of the rehabilitation program.

Learn More

How is disability defined under this plan?

This plan pays benefits if you are disabled due to a sickness or as a direct result of accidental injury, and are unable to perform each of the material duties of your own occupation which means the essential functions you regularly perform that provide your primary source of earned income, and are receiving appropriate care and treatment from a duly licensed physician as described in your certificate and complying with the requirements of such treatment. For physicians / dentists, own occupation means the specialty in the practice of medicine / dentistry in which you were engaged just prior to the date disability started.

Following the own occupation period, you are considered disabled under the same terms if you are unable to perform each of the material duties of any gainful occupation for which you are reasonably qualified.

Does this plan include own occupation protection?

Yes. Own occupation means the occupation in which you are regularly engaged in at the time you become disabled. For physicians / dentists, own occupation means the specialty in the practice of medicine / dentistry in which you were engaged just prior to the date disability started.

Does this plan include own occupation protection?

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When does the coverage become effective?


Your coverage will begin on the 1st of the month following the date your enrollment form is approved and your premium has been paid. You must be actively at work on the date insurance is to take effect; otherwise, the insurance will take effect on the date you return to work. Issuance of coverage or benefit payments may depend on the answers given in the enrollment form.

How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, have not reached age 70, the insurance continues for your class and the policy remains in force and you remain actively at work other than by reason of a disability. Please see the certificate of insurance for details.

Are there limited disability benefits for alcohol, drug or substance abuse, addiction or mental or nervous disorder or diseases?

Yes. If you are disabled due to alcohol, drug, substance abuse or addiction, we will limit disability benefits to a lifetime maximum of 24 months.



If you are disabled due to a mental or nervous disorder or disease, we will limit your disability benefits for 24 months, including the elimination period, per occurrence. Please see the certificate of insurance or contact American Professional Practice Association at 1-866-978-2974 for additional details.

Are there any exclusions to my coverage?

Yes. Disabilities will not be covered if caused or contributed to by:

- War, whether declared or undeclared, or act of war, insurrection, rebellion;
- Service in the armed forces of any country or authority (in such event the pro rata unearned premium will be returned);
- Active participation in a riot;
- Attempted suicide;
- Intentionally self-inflicted injury;
- Commission of or attempt to commit a felony.
- pregnancy; except for complications of pregnancy, if within 30 days of Your effective date of coverage;
- Your acting or training as a pilot or crew member;
- Your travel or flight in any vehicle or device for aerial navigation operated or under the direction of military authority. Boarding or exiting from such vehicle or device while it is being used for test or experiment is also excluded. However, the exclusion would not apply to such travel, flight, boarding or exiting from transport aircraft operated by military airlift command for non-military purposes

1. You must be a member of the American Professional Practice Association to qualify for this insurance plan.
2. Actively at work means that you are performing the substantial and material duties of your own occupation for full pay. This must be done at your place of business, or a location to which such business requires you to travel.
3. There may be additional charges for optional benefits. Please contact the American Professional Practice Association at 1-866-978-2974 for additional details.

In some cases a medical exam may be required (at no cost to you). When you apply, simply answer the health questions. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience. Even if you have a health condition, you still may qualify.

Coverage may not be available in all states. Please contact American Professional Practice Association at 1-866-978-2974 for more information.

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. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and the participating organization.

The association and/or the plan administrator incur costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, MetLife may compensate the association and/or the plan administrator for these and/or other costs.

All insurance and insurance effective dates are subject to final underwriting approval.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, elimination periods and terms for keeping them in force. Please contact **American Professional Practice Association** at 1-866-978-2974 for costs and complete details.

Policy number 158966-1-G

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