

American Professional Practice Association Plan Summary

Business overhead expense insurance is designed to help you keep your business up and running should you become disabled under terms of the policy and unable to work.

Eligibility

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

Maximum benefit amount

Age	Maximum Benefit	Minimum Benefit	Increments
Under age 50	\$15,000 per month	\$1,000 per month	\$100 increments
Age 50 - 59	\$10,000 per month	\$1,000 per month	\$100 increments

Elimination period

You may choose from a 15-day or 30-day elimination period before benefits begin.

Benefit duration

Benefits can continue until you receive the equivalent of up to 12 or 24 monthly benefit payments depending on the option you select.

Additional plan benefits

Waiver of Premium:


While receiving Business Overhead Expense Benefits, premium payments for the cost of any insurance provided under this certificate are not required if You receive monthly benefits for 6 continuous months. When Your Disability ends premiums must again be paid when due.

Learn More

What types of expenses are covered?

Eligible covered expenses include:

- Office rent
- Employee salaries and insurance premiums
- Utility bills, including electric, heat, water, gas and telephone

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- Accountant fees
 - Taxes and mortgage interest payments on the business premises you own or lease and use in your profession
 - Rental of business equipment (except automobiles, aircraft and other motor vehicles)

How is disability defined under this plan?

You are considered to be disabled when, due to a sickness or as a direct result of accidental injury, you are unable to perform material and substantial duties of your own occupation. Please see the certificate of insurance for details.

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, own occupation means the specialty in the practice of medicine in which you were engaged just prior to the date disability started.

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.

How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, remain a member, remain in an eligible class, the insurance continues for your class and the policy remains in force. Please see the certificate of insurance for details.

What expenses are excluded from coverage?

This plan will not cover any of the following:

- Your salary, fees, or any other remuneration for you
- Salaries, fees, drawing account or any remuneration for your replacement or any partners, shareholders or person sharing business expenses with you, or members of your profession who work for or with you
- Salaries, fees, drawing account or any other remuneration for any members of your family not regularly employed at least three months prior to the commencement of total disability
- Salary, fees, drawing account or any other remuneration for any person hired after your disability began
- The cost of any goods, merchandise, materials, equipment, leased automobiles, furniture, fixtures, implements or pharmaceutical products
- Payment of principal of any debt
- Income tax
- Personal expenses
- Any expense that would otherwise constitute business overhead expenses that are reimbursed under another business overhead expense policy
- Monthly expenses for which you were not normally and customarily liable on a periodic basis prior to the start of your disability

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 or rebellion;
- Service in the armed forces of any country or authority (in such event the pro rata unearned premium will be returned);
- 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;
- Attempted suicide;
- Intentionally self-inflicted injury;
- Normal pregnancy;
- Commission of or attempt to commit a felony.

Benefits will not be paid while you are confined in a penal or correctional institution.

1. You must be a member of the American Professional Practice Association to qualify for this insurance plan.

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 incurs 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 form GPNP15-2T

Certificate form GCERT2015 DI

Policy number 158966-1-G

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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