

American Professional Practice Association Plan Summary

Accidental death and dismemberment (AD&D) insurance is designed to provide you financial protection in the event of a significant injury or death due to an accident.

Eligibility

All Members who are under age 60¹

Maximum benefit amount for Voluntary AD&D

	Maximum Benefit	Minimum Benefit	Increments
Member Only	\$500,000	\$25,000	\$25,000 increments
Spouse/Domestic Partner and Child(ren)	\$200,000 for your Spouse/Domestic Partner \$50,000 for each dependent child ²	\$10,000 For Spouse and \$2,500 for each dependent child ²	N/A
Spouse/Domestic Partner Only	\$250,000	\$12,500	N/A
Dependent Child(ren) Only	\$75,000	\$3,750	N/A

For Your spouse/domestic partner and child(ren), Your spouse/domestic partner is eligible for 40% of your benefit and each dependent child² is eligible for 10% of your benefit.

For Your spouse/domestic partner only coverage, Your spouse/domestic partner is eligible for 50% of Your benefit.

For Your dependent child(ren)² only coverage, each child is eligible for 15% of Your benefit.

If Your Spouse is age 70 or older on the Spouses' effective date of insurance, Accidental Death and Dismemberment Insurance is not available. If Your spouse is under age 70 on the effective date of their insurance, the Spouse's Accidental Death and Dismemberment Insurance will end on the date on which the Spouse attains age 70.

Schedule of covered losses

All amounts listed are stated as percentages of the full amount.

Covered Loss	Benefit Amount
Life	100%
Hand permanently severed at or above the wrist but below the elbow	50%
Foot permanently severed at or above the ankle but below the knee	50%
Arm permanently severed at or above the elbow	75%
Leg permanently severed at or above the knee	75%
Sight of one eye	50%
Combination of a hand, foot and/or eye	100%
Thumb and index finger on the same hand	25%
Speech and hearing	100%
Speech	50%
Hearing	50%
Paralysis of both arms and both legs	100%
Paralysis of both legs	50%
Paralysis of the arm and leg on either side of the body	50%
Paralysis of one arm or leg	25%
Brain damage	100%
Coma	1% monthly for up to 60 months beginning on the 7 th day of the coma

Maximum amount payable for all covered losses sustained in one accident is capped at 100% of the full amount.

Additional plan benefits

The plan will also provide additional benefits³ for the following:

Covered Loss	Benefit Amount
Air bag(s) are in use	5% up to \$10,000
Seat belt(s) are in use	10% up to \$25,000
Traveling on a common carrier (i.e. commercial airline)	100% of full amount
Child care center	Charges up to \$5,000 per year for 4 years up to 12% of full amount
Child education	Charges up to \$10,000 per year for 4 years up to 20% of full amount
Hospital confinement	1% of full amount up to \$2,500 per month for up to 12 months
Spouse/domestic partner education	Charges up to \$5,000 per year for 1 year up to 5% of full amount
Exposure	Please see certificate of insurance for details
Presumption of death	Please see certificate of insurance for details
Common disaster	If you and your spouse/domestic partner are injured in the same accident and die within 365 days as a result of injuries in such accident, the full amount that will be paid for your spouse's/domestic partner's loss of life will be increased to equal the full amount payable for your loss of life

Learn More

Is a medical exam required?

No. Your acceptance is **guaranteed!** There is no medical exam and no medical questions; you may apply quickly and easily.


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. Please see the certificate of insurance for details.

Are there any exclusions to my coverage?

Yes. This policy will not pay benefits for any loss caused by:

1. physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;

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2. infection, other than infection occurring in an external accidental wound or from food poisoning;
 3. suicide or attempted suicide (In Missouri, such exclusion only applies while the person is sane);
 4. intentionally self-inflicted injury;
 5. service in the armed forces of any country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country;
 6. injuries received while traveling by air (except as specifically provided) / any incident related to:
 - travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger;
 - travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight;
 - parachuting or otherwise exiting from an aircraft while such aircraft is in flight, except for self-preservation;
 - travel in an aircraft or device used:
 - for testing or experimental purposes;
 - by or for any military authority; or
 - for travel or designed for travel beyond the earth's atmosphere;
 7. committing or attempting to commit a felony;
 8. the voluntary intake or use by any means of:
 - any drug, medication or sedative, unless it is:
 - taken or used as prescribed by a Physician; or
 - an "over the counter" drug, medication or sedative taken as directed;
 - alcohol in combination with any drug, medication, or sedative; or
 - poison, gas, or fumes;
 9. war, whether declared or undeclared; or
 10. act of war, insurrection, rebellion or active participation in a riot.

Is there an exclusion for intoxication?

Yes. This policy will not pay benefits for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident. Intoxicated means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

1. You must be a member of the American Professional Practice Association to qualify for this insurance plan.
2. Refers to your unmarried, dependent children under the age of 19, age 26 if a full-time student.
3. Benefit is dependent on type of covered loss.

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.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting 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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