

# American Professional Practice Association

Supplemental life insurance can be a cost-effective way to provide life insurance benefits and help protect your family and finances in the event something happens to you.

## Eligibility

All members<sup>1</sup> and their spouse/domestic partner are eligible to apply for coverage if you are both under the age 60 at the time of enrollment and are able to perform normal activities<sup>2</sup> on a full-time basis for at least 30 hours a week.

At the time of enrollment, you may also apply for coverage for each of your eligible, dependent children.<sup>3</sup>

## Maximum benefit amount

For the Member

Age	Amount
Under the age of 60 at the time of enrollment	An amount from the minimum of \$25,000 up to \$1,000,000, in \$25,000 increments

For the Member's Spouse/Domestic Partner

Age	Amount
Under the age of 60 at the time of enrollment	An amount from the minimum of \$25,000 up to \$1,000,000, in \$25,000 increments

Your spouse/domestic partner's coverage amount cannot exceed the member's benefit amount.

For the Member's Dependent Children<sup>3</sup>

Flat Amount	\$10,000
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## Additional plan benefits

Life insurance can be a critical first step in helping to ensure your family's financial wellbeing. With your supplemental term life Insurance coverage, you get access to meaningful features to help you make the right decisions to manage what life may bring, at no additional cost to you.

### Valuable built-in features

#### Will Preparation Services<sup>4</sup>

Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney, from MetLife Legal Plans' network of more than 18,000 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

#### Estate Resolution Services<sup>4</sup>

Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse/domestic partner's estate. Beneficiaries can also consult an attorney, from MetLife Legal Plans' network of more than more than 18,000 participating attorneys, for general questions about the probate process.

#### Total Control Account<sup>®5</sup>

The Total Control Account (TCA) is a settlement option that provides your loved ones with a safe and convenient way to manage life insurance proceeds. They'll have the convenience of immediate access to any or all of their proceeds through an interest bearing account with unlimited check-writing privileges. The Total Control Account also allows beneficiaries time to decide what to do with their proceeds.

#### Accelerated Benefits Option<sup>6</sup>

You can receive up to 80% of your supplemental term life insurance proceeds to a maximum of \$500,000 in the event that you become terminally ill and are diagnosed with less than 24 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

## Learn More

### Is a medical exam required?

You must complete a standard application. When you apply, simply answer the health questions. Even if you have a health condition, you may still qualify. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience and at no cost to you.

### Will this plan pay in addition to other coverage?

Yes. This plan pays in addition to any other insurance coverage you have. The plan also stays with you until your coverage ends.

### How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, remain a member, have not reached age 70, remain in an eligible class, the insurance continues for your class, the participating association continues to participate in the trust and the policy remains in force. Please see the certificate of insurance for details.

### Would I have the ability to continue coverage, should my plan end?

Yes, in many instances. If your insurance ends for a reason other than non-payment of your premiums, you may be able to convert your coverage into a term life insurance policy from Metropolitan Life Insurance Company without providing evidence of insurability. Please see the certificate of insurance for details, including eligibility for conversion and amount of coverage that may be converted.

## Are there any exclusions to my coverage?

Yes. Benefits will not be paid if the member's or dependent's death occurs from suicide, or if health is misrepresented, within 2 years from the date life insurance for you takes effect; and when the member or dependent enrolled for such insurance the member or dependent intended to commit suicide.

1. You must be a member of the American Professional Practice Association to qualify for this insurance plan.
2. Normal activities means that you are able to perform the normal activities of a person of like age and sex, with like occupation or retired status.
3. Refers to your unmarried, dependent children at least 14 days old through the age of 18, 25 if a full-time student.
4. Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
5. Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs.
6. The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

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, 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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