



FAQs

Frequently Asked Questions

One-Step Express Term Life Insurance

A few minutes of your time right now could mean the world to your loved ones later. Term life insurance can be a cost effective way to provide life insurance benefits at an affordable cost. And with our One-Step Express process, it's never been easier to apply.

Q. What is this One-Step Express Term Life Insurance offer?

A. Physicians that are members of the American Professional Practice Association (APPA)* and their spouses/domestic partners may apply for coverage, using our short form application. This form includes only five 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. As an APPA member, you along with your spouse/domestic partner are eligible for coverage if you are both age 59 or younger.

If you or your spouse/domestic partner elects coverage, you can also apply for coverage for your eligible dependent children.‡

Q. What coverage amounts are available?

A. If you are age 49 or younger, you can apply for a benefit amount up to \$250,000, in \$25,000 increments. If you are between the ages of 50 and 59, you can apply for a benefit amount up to \$150,000, in \$25,000 increments.

If you or your spouse/domestic partner elects coverage, you can also insure your unmarried, dependent children age 15 days to under 19 years (25 if a full-time student) for \$10,000.

Q. What if I want more coverage than what is available through this One-Step Express offer?

A. As a member, you can apply for up to \$1,000,000 of coverage by completing our standard application that includes medical questions.

Spouses and domestic partners may apply for up to \$1,000,000 of coverage following the same process. His or her coverage amount cannot exceed their member's elected amount of coverage.

Q. How long can my coverage continue?

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

Q. Will this plan pay in addition to other coverage?

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

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

A. 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.

Q. What special features would be included in my plan?

A. The following features are included in your plan:

Accelerated Benefits Option¹: Members with at least \$20,000 of coverage can receive up to 80% of their Term Life Insurance proceeds to a maximum of \$500,000 in the event that they 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.

Will Preparation Services²: Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney, from Hyatt Legal Plans' network of more than 14,000 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

Estate Resolution Services²: 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 Hyatt Legal Plans' network of more than 14,000 participating attorneys, for general questions about the probate process.

Total Control Account³: 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.

If you have any questions, please call American Professional Practice Association at **1-800-221-2168** or visit startprotecting.com/4749.

*You must be a member of the American Professional Practice Association to qualify for this life insurance plan. Membership is \$50 annually, \$120 for 3 years and \$395 for a lifetime membership.

**If medical questions are answered unfavorable, then full underwriting may be required and coverage is subject to approval of insurer.

*Refers to your unmarried, dependent children age 15 days to under 19 years, 25 if a full-time student.

¹The 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.

²Will Preparation Services and Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, Will Preparation Services and Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI. These services are provided at no additional cost to those who purchase Supplemental Life Insurance only. 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.

³Subject 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.

Coverage may not be available in all states. Please contact American Professional Practice Association at 1-800-221-2168 for more information.

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 reimburses the association and/or the plan administrator for these 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 1-800-221-2168 for costs and complete details.

Group insurance coverage is issued by Metropolitan Life Insurance Company, New York, NY 10166.



The MetLife logo consists of the word 'MetLife' in a bold, blue, sans-serif font.

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