



FAQs

Frequently Asked Questions

Optional AD&D for Members and Their Spouses

When you consider your family's long-term financial needs — home, mortgage, child and eldercare, saving for college and retirement — even two-income families can face financial hardship if a wage earner is seriously injured or dies in an accident. Group Optional Accidental Death and Dismemberment from MetLife is designed to complement your existing life insurance coverage and to help you prepare for your family's financial security.

Q. Who is eligible for coverage?

A. Physicians who are members of American Professional Practice Association (APPA)¹ and their spouse/domestic partner who are age 59 or under and work full time may apply. You may also insure your unmarried, dependent children.

Q. What coverage amounts are available?

A. You can choose a benefit amount up to \$500,000, in multiples of \$25,000. Your spouse/domestic partner is also eligible for a benefit amount of up to \$500,000, in multiples of \$25,000. In addition, your child(ren) are eligible for a benefit of \$10,000.

As an added benefit, you (the member) will receive an additional benefit of \$10,000 in Basic Accidental Death and Dismemberment at no additional cost when electing the Optional Accidental Death and Dismemberment.

Benefit Amounts and Quarterly Premiums

	\$100,000	\$250,000	\$500,000
Member Only	\$6.00	\$30.00	\$60.00
Spouse	\$6.00	\$30.00	\$60.00
Child(ren)*	\$1.05 per quarter for \$10,000 of coverage		

Rates are unisex. Other benefit amounts and payment modes are available. Please call American Professional Practice Association at 1-800-221-2168 for additional rates.

** The \$1.05 per quarter covers a child or children, you will not be charged extra for additional children.*

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

A. Additional benefits may be paid if your accidental death occurs while,

- Seat belt(s) are in use
- Air bag(s) are in use
- Traveling on a common carrier (i.e., commercial airline)

Q. How long will my coverage be effective?

A. Coverage is renewable to age 70, as long as you are a member, pay your premium when due and you remain actively engaged full time in the duties of your occupation.

Q. What are the exclusions and limitations of this plan?²

A. This policy does not cover physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity; infection, other than infection occurring in an external accidental wound or from food poisoning; suicide or attempted suicide; intentionally self-inflicted injury; service in the armed forces of any country or international authority; injuries received while traveling by air (except as specifically provided); committing or attempting to commit a felony; war, whether declared or undeclared, or act of war; insurrection, rebellion or active participation in a riot; and the voluntary intake or use by any means of,

1. 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;
2. alcohol in combination with any drug, medication, or sedative;
3. poison, gas, or fumes;
4. operating a vehicle while intoxicated.

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

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

1. You must be a member of the American Professional Practice Association to qualify for this Accidental Death and Dismemberment Insurance Plan. Membership is \$50 annually, \$120 for 3 years and \$395 for a lifetime membership. You can complete the application process now and APPA membership and payment information will be mailed to you if approved.
2. Exclusions may vary by state, check your certificate for a full outline of exclusions and limitations.

Like most group insurance policies, MetLife group Accidental Death and Dismemberment insurance policies contain certain exclusions, limitations, reductions of benefits and terms for keeping coverage in force. You may contact the plan administrator, American Professional Practice Association, at 1-800-221-2168 for additional questions or information.

Group policy #158966-G issued by Metropolitan Life Insurance Company.

