



# FAQs

## Frequently Asked Questions

### 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.

#### Q. Who is eligible for coverage?

A. Physicians and their spouse/domestic partner who are members of American Professional Practice Association (APPA)\* and who are age 59 or younger may apply.

#### Q. What are the coverage amounts available?

A. You and your spouse/domestic partner can choose any amount in \$25,000 increments, up to \$1,000,000. Your spouse/domestic partner's coverage amount cannot exceed your elected amount.

As an insured member, 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. Is a medical exam required?

A. You must complete a standard application. In some cases a medical exam may be required (at no expense to you). 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.

#### 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 Option<sup>1</sup>:** 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 Services<sup>2</sup>:** 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 Services<sup>3</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 Hyatt Legal Plans' network of more than more than 14,000 participating attorneys, for general questions about the probate process.

**Total Control Account<sup>®3</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.

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

<sup>1</sup>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.

<sup>2</sup>Will 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.

<sup>3</sup>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.

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.



# MetLife

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