



FAQs

Frequently Asked Questions

Voluntary Accidental Death and Dismemberment (AD&D)

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 Voluntary Accidental Death and Dismemberment (AD&D) from MetLife is not only affordable, but 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)* and their spouse/domestic partner who are age 59 or under. You may also insure your unmarried, dependent children.**

Q. What are the maximum coverage amounts available?^{1,2}

A. You can choose a monthly benefit amount up to \$500,000, in multiples of \$25,000.

The amount of insurance applicable to family members is expressed as a percentage of the amount the member:

- Spouse and eligible child or children — Spouse: 40% of member amount; Each child: 10% of Member amount
- Spouse and no eligible dependent child or children — Spouse: 50% of Member amount
- No spouse but dependent children — Each child: 15% of member amount

Q. What can I expect to pay in premiums?

A. Below is a chart outlining monthly premiums for each of three benefit amounts. Rates do not vary based on age and other premium modes are available.

Benefit Amounts and Quarterly Rates ³			
	\$100,000	\$300,000	\$500,000
Member Only	\$12.00	\$30.00	\$60.00
Family	\$18.00	\$45.00	\$90.00

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)
- A child was enrolled in a child care center
- A child was enrolled as a full-time college student
- You or a dependent are hospitalized as a result of an accidental injury
- A spouse/domestic partner was enrolled as a full-time student in an accredited school

Q. How long can my coverage continue?

A. 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 group policy remains in force. Please see the certificate of insurance for details.

Q. What are the exclusions and limitations of this plan?⁴

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 authority⁵; 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;

committing or attempting to commit a felony; 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

war, whether declared or undeclared; or act of war, insurrection, rebellion or active participation in a riot; 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.

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 accidental death and dismemberment insurance plan. Membership is \$50 annually, \$120 for 3 years and \$395 for a lifetime membership.

**Refers to your unmarried, dependent children through age 18, 25 if a full-time student.

¹Coverage ends at age 70.

²Full benefits are payable for loss of life; benefits payable for other losses depend on the type of loss; see the certificate of coverage for details.

³Rates are subject to change. Rates are unisex. Other payment modes are available. Please call American Professional Practice Association at 1-800-221-2168 for additional rates.

⁴Exclusions may vary by state, check your certificate for a full outline of exclusions and limitations.

⁵Service 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.

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.

Policy number 158966-1-G.

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MetLife

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