

Participating Medical Society Plan Summary

Annual Renewable Term (ART) life insurance through your participating medical society 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 Members¹ of a participating medical society and your spouse/domestic partner who are under age 60 at the time of enrollment are eligible to apply for life insurance in increments of \$50,000, up to a maximum of \$2,000,000.

Dependent life coverage is also available for each of your eligible, unmarried, dependent children² from 14 days-old and until age 26. For dependent children who have reached age 26, coverage will end on the last day of the calendar month.

Member means a member in good standing of a participating medical society.

Eligible family members include your spouse/domestic partner, and dependent children².

Maximum benefit amounts

For the Member and Dependent Spouse/Domestic Partner, the maximum benefit amounts are based on the enrollment process you choose.

MetLife's **Simplified Issue** process (applicable to Members and Dependent Spouses/or Domestic Partners) requires evidence of insurability by answering a few medical questions and one hospitalization question on the application for MetLife's ART life insurance plan.

- coverage amounts, in increments of \$50,000, up to \$250,000 for Members/Dependent Spouses/or Domestic Partners under age 50 at time of enrollment
- coverage amounts, in increments of \$50,000, up to \$150,000 for Members/Dependent Spouses/or Domestic Partners under age 60 at time of enrollment.

MetLife's **Full Statement of Health** process allows Members and their Dependent Spouses/or Domestic Partners to apply for amounts in \$50,000 increments from \$50,000 to \$2,000,000. While this process requires full medical underwriting, it may give you access to higher benefit maximums and to the most competitive rates.

Your spouse/domestic partner's coverage amount cannot exceed 100% of your coverage.

For the Member's Dependent Children²

Option 1	\$10,000 of coverage is available at \$12.00 semi-annually
Option 2	\$25,000 of coverage is available at \$30.00 semi-annually

Plus, Members and their Dependent Spouses/Domestic Partners may select Accidental Death and Dismemberment coverage at 50% of their life insurance amount, up to \$500,000 at \$0.15 per \$1,000 semi-annually.

ART life insurance rates at a glance

The semi-annual rates for coverage amounts of \$100,000 or \$500,000, with the Waiver of Premium benefit, are as follows. (See the Additional Plan Benefit section below for a description of the Waiver of Premium benefit.)

Age	\$100,000 of coverage		\$500,000 of coverage	
	Member/Spouse Non-Smoker Semi-annual Rates	Member/Spouse Smoker Semi-annual Rates	Member/Spouse Non-Smoker Semi-annual Rates	Member/Spouse Smoker Semi-annual Rates
Under 30	\$49.00	\$54.00	\$245.00	\$270.00
30-34	\$54.00	\$65.00	\$270.00	\$325.00
35-39	\$59.00	\$70.00	\$295.00	\$350.00
40-44	\$113.00	\$135.00	\$565.00	\$675.00
45-49	\$184.00	\$216.00	\$920.00	\$1,080.00
50-54	\$313.00	\$367.00	\$1,565.00	\$1,835.00
55-59	\$535.00	\$626.00	\$2,675.00	\$3,130.00

Rates are subject to change. For a complete listing of rates and options, please contact your Administrator, Charles J. Sellers & Co., Inc., at 1-800-333-5440 or by email at Insurance@SellersInsurance.com.

At age 65, coverage reduces to 70% of the original face amount; at age 70, coverage reduces to 50% of original face amount. At age 75, coverage reduces to the lesser of 30% of the original face amount or \$30,000. Coverage terminates at age 80.



Additional plan benefits

Life insurance can be a critical first step in helping to ensure your family's financial well-being. Your ART life insurance coverage includes meaningful features to help you make the right decisions to manage what life may bring.

Valuable built-in features at no additional cost to you

Will Preparation Services³

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

Estate Resolution Services³

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 over 18,000 participating attorneys, for general questions about the probate process.

Beneficiary Grief Counseling⁴

Personalized counseling sessions to meet your beneficiary's needs. These sessions can be in-person or by phone with a licensed counselor who will provide professional, confidential support during difficult times.

Total Control Account^{®5}

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 Option⁶

You can receive up to 80% of your ART life insurance proceeds to a maximum of \$500,000 in the event that you become terminally ill and are diagnosed with less than 12 months to live⁷. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Supplemental features you may elect with an additional cost to you

Waiver of Premium

Applicable to members who elect the waiver of premium option: if you become totally disabled prior to age 60 and remain totally disabled for six continuous months, MetLife will waive your premium payments for as long as you continue to meet the definition of total disability, or until the age of 70. If you recover and no longer meet the definition of total disability, premium must again be paid when due.

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 ART life insurance plan pay in addition to other coverage?

Yes. The ART life insurance plan pays in addition to any other insurance coverage you have. The plan also stays with you until your coverage ends — even if you are no longer a member of a medical society. If also electing coverage under the level term life insurance, a combined maximum benefit amount of \$2,000,000 between the 10-year, 15-year, or 20-year level term life insurance and the ART life insurance will apply.



How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, have not reached age 80, remain in an eligible class, the insurance continues for your class, the participating society 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 an individual 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.

Are there any exclusions to my Accidental Death and Dismemberment coverage?

Yes. For Accidental Death and Dismemberment, the plan will not pay benefits for any loss caused or contributed by:

1. physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;
2. infection, other than infection occurring in an external accidental wound;
3. suicide or attempted suicide;
4. intentionally self-inflicted injury;
5. service in the armed forces of any country or international authority, except the United States National Guard;
6. 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;
 - parachuting or other descent from an aircraft, 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;
7. committing or attempting to commit a felony;
8. the insured being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician;
9. war, whether declared or undeclared; or act of war, insurrection, rebellion, or riot.

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1. You must be a member in good standing of a participating medical society to qualify for this insurance plan.
 2. Refers to your natural child, adopted child (including a child from the date of placement with the adopting parents until the legal adoption) or stepchild (including the child of a Domestic Partner); and who, in each case, is at least 14 days old, under age 26, unmarried and supported by You.
 3. Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., 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.
 4. Beneficiary Grief Counseling services are provided through an agreement with LifeWorks US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.
 5. Subject to state law, and/or group policyholder direction, the Total Control Account (TCA) is provided for all Life and Accidental Death & Dismemberment 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.
 7. Life expectancy guidelines can vary based on state regulations.



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. For more information, please contact your administrator Charles J. Sellers & Co., Inc., at 1-800-333-5440 or by email at Insurance@SellersInsurance.com.

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 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 may compensate 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 your administrator Charles J. Sellers & Co., Inc., at 1-800-333-5440 or by email at Insurance@SellersInsurance.com for costs and complete details.

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