

# Kentucky Physicians Disability Income Insurance Plan

This plan can help preserve your lifestyle if you suddenly can't work by providing a monthly income should a covered disability strike.

## Summary of plan benefits

Disability Income Insurance provides a monthly income should you become totally disabled and unable to work in your own occupation. Members may apply for up to \$10,000 per month, in increments of \$100, depending on age:

- Members under age 50 at the time of application may apply for up to \$10,000 per month
- Members age 50-54 at the time of application may apply for up to \$6,000/month, and 55-59 may apply for up to \$3,000/month
- You have the option of choosing a 30, 60, 90 or 180 day waiting period.

The benefit amount that can be issued depends upon earned income (capped at 70%) and does not coordinate with other coverage.

## Plan includes own occupation protection

This plan pays full benefits if you are totally disabled due to sickness or injury and are unable to perform the substantial and material duties of your occupation and are receiving regular medical care from a duly licensed physician as described in your policy.

## Who is eligible

You are eligible to apply if you are a **physician** under age 60 and are actively at work on a full-time basis for at least 30 hours per week. Acceptance may be subject to evidence of insurability as determined by MetLife. If a medical exam is required, it will be conducted at your convenience and at no cost to you.

## Maximum Benefit Period

Benefits paid to the later of:

- Your Social Security normal retirement age;
- or the period shown below

Age on Date of Your Disability	Benefit Period
Less than age 60	to age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

## Apply in minutes

1. Check the monthly benefit amount you want on the application.
2. Select your optional benefits.
3. Complete, sign, date and return your application.

There's no need to send a check today. We'll send you a premium notice upon acceptance.

## Renewable to age 70

Coverage is renewable to age 70 as long as you pay your premium when due and continue to work in your own occupation.

## Attractive plan benefits are included

**Survivor benefit:** Your beneficiary will receive a survivor benefit of up to three months if you die while totally disabled and had been disabled for at least 12 continuous months and receiving benefits.

**Waiver of premium:** If you become totally disabled before age 60 for six continuous months, the company will waive your premium payments for as long as you continue to receive benefits. When you stop receiving monthly benefits, premium must again be paid when due.

**Residual (Partial) Benefits:** If you suffer an income loss of at least 20% from your pre-disability earnings as a result of a covered disability and you are under age 65 you may qualify for residual (partial) disability benefits. The benefit amount will be at least 50% of the total disability benefit up to the first 6 months.

## Effective date

Your coverage will begin following the date your application is approved, as long as your premium is paid within 30 days after you receive your **Policy**. You must be actively at work on the date insurance is to take effect; otherwise, the insurance will take effect on the date you return to work. Issuance of coverage or benefit payments may depend on the answers given in the application.

## Will this plan pay in addition to other coverage?

**Yes, this plan pays in addition to any other insurance you have.** The plan also stays with you until your coverage ends – even if you change jobs.

### Semi-annual premiums

(based on 90 day waiting period)

Member's age	Monthly Benefit		
	\$3,000	\$6,000	\$10,000
Under 30	\$210.93	\$419.86	\$698.43
30-39	\$293.39	\$584.78	\$973.30
40-49	\$484.23	\$966.46	\$1,609.43
50-59	\$780.33	\$1,558.66	\$2,596.43
60-64*	\$776.78	\$1,551.56	\$2,584.60

\* Rates for 60 and over are for renewal only. Coverage terminates at age 70.

Rates are not fixed, but will adjust when insured reaches a new age bracket.

At age 65, monthly benefits for total disability in excess of \$2,200 will be reduced to \$2,200. For costs of other benefit amounts, please contact the plan administrator at 1-800-928-6421.

### Exclusions and Limitations

1. War, whether declared or undeclared, or act of war, insurrection, or rebellion;
2. Your active participation in a riot;
3. intentionally self-inflicted injury;
4. attempted suicide; or
5. commission of or attempt to commit a felony.

For total disability due to a mental or nervous disorder or alcoholism or drug addiction, monthly benefits will be paid for 24 months, or maximum payment period.

Like most insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Eligibility is subject to underwriting approval.

### 30-day free look

If you change your mind, you can return your policy within 30 days after receiving it and obtain a full refund of any premium paid.

**Apply now for this special member offer – complete and return your application today.**

### Customize your plan with optional benefits

On the enclosed application, check any of the following optional benefits you would like your plan to include.

**Cost of Living Adjustment Option (COLA)** increases your monthly benefits for total and residual disability based on the Urban Consumer Price Index, or CPI-U, according to a specific formula outlined in the policy.

**Semi-annual premium per \$1,000 monthly benefit:**

#### Total & Residual Disability

Under 30	30-39	40-49	50-59	60-64
\$18.50	\$32.00	\$73.50	\$122.50	\$64.50

**Guaranteed Purchase Option (GPO)**, this option may be purchased by members under age 40 and allows you to increase your monthly disability benefit without having to provide evidence of insurability. You can increase this benefit by 25% of the original amount on the second, fourth, sixth and eighth anniversaries of the renewal date immediately following your effective date up to the maximum available to the group. The premium rate for this option is 4% of the sum of the base coverage amount.

**If you have any questions or would like a premium for an age or amount not shown here, please call NIA at 1-800-928-6421.**

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

Administered by:

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