

Toledo Bar Association

Plan Summary and Cost of Coverage

Supplemental life insurance 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.

With 10-Year Level Term Life Insurance, your individual premium remains level for the initial term, and will not increase during the initial term due to your age or health status. Also, your coverage remains level for the limited term under the 10-year plan and will not be reduced due to your age.

Eligibility

As an association member,¹ you and your non-member spouse/domestic partner are eligible to apply for a 10-year level term policy if you are under the age of 66.

Dependent life coverage is also available for your eligible, dependent children² from 15-days-old up to and including the age of 25.

Maximum benefit amount

For the Member and Member's Spouse/Domestic Partner

Age	Amount
Under the age of 40	Up to \$200,000 in \$5,000 increments ³
Ages 40-54	Up to \$100,000 in \$5,000 increments ³
Ages 55-59	Up to \$50,000 in \$5,000 increments ³

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

For the Member's Dependent Children²

Age	Amount
15 days to 6 months old	\$1,000
6 months to age 26	Up to \$20,000, in \$5,000 increments

Plus, members may select accidental death and dismemberment coverage equal to the life amount.

Rates at a glance

10-year Level Term Male and Female Non-Smoker Semi-annual Rates

Issue Age	\$50,000 (under age 60)		\$100,000 (under age 55)		\$200,000 (under age 40)	
	Male	Female	Male	Female	Male	Female
18 – 29	\$21.60	\$18.90	\$43.20	\$37.80	\$86.40	\$75.60
30	\$21.90	\$18.90	\$43.80	\$37.80	\$87.60	\$75.60
31	\$22.50	\$19.50	\$45.00	\$39.00	\$90.00	\$78.00
32	\$22.80	\$19.80	\$45.60	\$39.60	\$91.20	\$79.20
33	\$24.00	\$19.80	\$48.00	\$39.60	\$96.00	\$79.20
34	\$24.60	\$20.70	\$49.20	\$41.40	\$98.40	\$82.80
35	\$24.90	\$22.20	\$49.80	\$44.40	\$99.60	\$88.80
36	\$25.20	\$23.10	\$50.40	\$46.20	\$100.80	\$92.40
37	\$25.80	\$24.00	\$51.60	\$48.00	\$103.20	\$96.00
38	\$27.30	\$24.60	\$54.60	\$49.20	\$109.20	\$98.40
39	\$28.20	\$25.80	\$56.40	\$51.60	\$112.80	\$103.20
40	\$29.70	\$27.90	\$59.40	\$55.80		
41	\$32.40	\$29.10	\$64.80	\$58.20		
42	\$35.40	\$30.60	\$70.80	\$61.20		
43	\$36.00	\$32.10	\$72.00	\$64.20		
44	\$39.00	\$35.10	\$78.00	\$70.20		
45	\$42.30	\$37.20	\$84.60	\$74.40		
46	\$46.50	\$39.60	\$93.00	\$79.20		
47	\$53.70	\$42.00	\$107.40	\$84.00		
48	\$57.60	\$44.10	\$115.20	\$88.20		
49	\$63.60	\$46.80	\$127.20	\$93.60		
50	\$69.00	\$50.70				
51	\$75.00	\$54.30				
52	\$75.90	\$58.20				
53	\$88.20	\$61.80				
54	\$94.50	\$66.60				
55	\$100.80	\$71.70				
56	\$114.60	\$76.80				
57	\$120.90	\$81.90				
58	\$134.10	\$86.40				
59	\$141.90	\$91.80				

Rates are subject to change. Rates shown are the semi-annual premiums for male and female, non-smoker rates for select ages. For other ages not shown or standard smoker rates, contact the plan administrator at 1-651-369-5031. At the end of the 10-year level premium period you have the option to renew or continue your coverage depending on your age at an increased premium and subject to insurability. Coverage ends no later than age 75.

Coverage for dependent children² is available at an additional \$0.20 per \$1,000 of coverage per month for each child.

Accidental death and dismemberment is available at an additional \$0.03 per \$1,000 of coverage per month.



Additional plan benefits

Life insurance can be a critical first step in helping to ensure your family's financial wellbeing. With your 10-year level term life insurance coverage, you get access to meaningful features to help you make the right decisions to manage what life may bring, at no additional cost to you.

Valuable built-in features

Will Preparation Services⁴

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

Estate Resolution Services⁴

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

Grief Counseling⁵

Provides you and your dependents up to five private counseling sessions with a professional grief counselor — per event — to help cope with a loss, no matter the circumstances, whether it's a death, an illness or divorce. Sessions may also be held over the phone.

Funeral Planning Assistance⁵

Services designed to simplify the funeral planning process for your loved ones and beneficiaries to assist them with organizing an event that will honor a loved one's life from a self-paced funeral planning guide to services such as locating funeral homes, florists and local support groups.

Total Control Account^{®6}

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 Option⁷

You can receive up to 80% of your supplemental term life insurance proceeds to a maximum of \$500,000 in the event that you 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.

Dignity Memorial^{®10}

Provides discounts of up to 10% off of funeral, cremation and cemetery services, expert assistance to help guide you and your family in making confident decisions, planning services to help make final wishes easier to manage, and bereavement travel services to assist with time-sensitive travel arrangements.

Learn More


Is a medical exam required?

You must complete our short-form application. This form includes only a few medical questions and asks for your height and weight. If we find no further medical information is needed upon review of your application, then you're done! It's as easy as that / It's a simplified way to apply for life insurance coverage. If you can answer no to a few medical questions, that application could be all that is needed.¹⁴

Will this plan pay in addition to other coverage?

Yes. This plan pays in addition to any other insurance coverage you have. The plan also stays with you until your coverage ends.

What are my options when my 10-year term comes to an end?



Depending on your age and health, you may qualify to apply for another 10-year or 20-year level term at the current rate for your age at the time of enrollment. If not, you will be automatically enrolled in annual renewable term life insurance from Metropolitan Life Insurance Company. Your benefit amount will remain the same, but the cost of insurance will change and increase annually. Please see the certificate of insurance for details.

How long can my coverage continue?

Your coverage can continue as long as you have not reached the end of a 10-year period, you pay your premium when due, remain a member, have not reached age 75, remain in an eligible class, the insurance continues for your class, the participating association continues to participate in the trust and the policy remains in force.

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.

How do I pay for my coverage?

You can pay semi-annual or annually by check or EFT (electronic fund transfer). Please contact the plan administrator Benafica at 1-651-369-5031 or affinity@benafica.com for information about your payment options.

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; and when the member or dependent enrolled for such insurance the member or dependent intended to commit suicide.

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:

- 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. However, service 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;
- 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; or
 - 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.

In addition, the plan will not pay benefits for 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. Intoxicated means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

1. You must be a member in good standing of the Bar Association to qualify for this insurance plan.
2. Refers to your dependent children from 15-days-old through age 25. Dependent Child(ren) coverage is for Annual Renewable Term Life Insurance (not Level Term).
4. 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.
5. Grief Counseling and Funeral Planning Assistance are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.
6. 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 assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

7. 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.

9. You must be able to perform normal activities at the time of the offer.

10. Services and discounts are provided through a member of the Dignity Memorial Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. Not approved for group policies situated in AK, FL, KY, MT, ND, NY, and WA. If the group policy is issued in an approved state, the discount is available for services offered in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only.

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. Please contact your plan administrator at 1-651-369-5031 for more information.

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/exhibits. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and the participating organization.

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 may compensate the association and/or 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 plan administrator at 1-651-369-5031 for costs and complete details.

Policy number 259821-1-G

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Navigating life together