



Queens County Bar Association 2019 Plan Summary and Cost of Coverage

Supplemental life insurance can be a cost effective way to provide life insurance benefits at an affordable cost.

Eligibility

All members¹ of the Queens County Bar Association, in good standing, under the age of 65, who are actively at work, their spouses/domestic partners under the age of 65 and dependent children².

Dependent life coverage is available for each of your eligible, unmarried, dependent children² from 15 days-old up to and including the age of 19, up to and including the age of 25.

Maximum benefit amount

For the Member

Age	Amount
Under the age of 65	Any amount from the minimum of \$25,000 up to \$1,000,000, in \$25,000 increments ³

For the Member's Spouse/Domestic Partner

Age	Amount
Under the age of 65	Any amount from the minimum of \$25,000 up to \$500,000, in \$25,000 increments ³

- Your spouse/domestic partner's coverage amount cannot exceed 50% of your coverage or \$500,000.
- Member must be enrolled in the Life plan for at least \$50,000 for the Spouse to be eligible

For the Member's Dependent Children²

Flat Amount /Option 1	\$10,000
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Rates at a glance

Queens County Bar Association - Supplemental Life Insurance Male and Female Smoker and Non-Smoker
Semi-annual Rates

Semi-Annual Rates					
*All rates are per \$1,000 on a Semi-Annual basis – excluding the child annual rate					
Coverage available in \$25,000 increments up to \$1,000,000					
Age	Male Non-Smoker	Female Non-Smoker	Male Smoker	Female Smoker	Child Coverage \$10,000 – Flat
15 days - 25					\$12.00 - Annually
< 30	\$0.18	\$0.16	\$0.32	\$0.29	
30 - 34	\$0.23	\$0.19	\$0.41	\$0.33	
35 - 39	\$0.33	\$0.28	\$0.62	\$0.49	
40 - 44	\$0.59	\$0.47	\$1.04	\$0.83	
45 - 49	\$0.91	\$0.73	\$1.6	\$1.28	
50 - 54	\$1.52	\$1.22	\$2.66	\$2.13	
55 - 59	\$2.7	\$2.16	\$4.73	\$3.24	
60 - 64	\$4.73	\$3.79	\$8.28	\$7.44	
65 - 69	\$8.16	\$6.53	\$14.28	\$12.52	
70 - 74	\$14.48	\$11.58	\$25.34	\$20.27	

*Rates shown are the semi-annual term life premiums male and female for smokers and non-smokers.

*Coverage for dependent children² is available at an additional \$12.00 annually for each child.

***Rates are discounted 4% for amounts \$300,000 to \$1,000,000.**



Additional plan benefits

Life insurance can be a critical first step in helping to ensure your family's financial wellbeing. With your supplemental 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 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 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 Hyatt Legal Plans' network of more than 14,000 participating attorneys, for general questions about the probate process.

Funeral Planning Assistance⁴

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^{®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 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 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

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 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.

How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, remain a member, have not reached age 75 or age 70 under the Frozen Plan, 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. 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 a term 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 takes effect.

If You or a Dependent commit suicide within 2 years from the date Life Insurance for You takes effect, We will not pay such insurance and Our liability will be limited as follows:

- any premium paid by You will be returned to the Beneficiary; and
 - any premium paid by the Policyholder will be returned to the Policyholder.
1. You must be a member of the Queens County Bar Association to qualify for this insurance plan.
 2. Refers to your unmarried, dependent children through age 25.
 3. Coverage reduces at age 65 to 50% of the face value amount (of the amount in-force at age 64) and at age 70 to 50% of the face value amount (of the amount in-force at age 69) before terminating at age 75.
 4. Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, 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. Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life 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.
 8. You must be actively at work for coverage to become effective.

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 Arthur J. Gallagher at 1-215-351-4766 for more information.

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 Arthur J. Gallagher at 1-215-351-4766 for costs and complete details.

Policy number 216541-1-G

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
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Navigating life together

