

Business Overhead Insurance

For Members of the Wisconsin Medical Society

This economical plan can help keep your business up and running should you become disabled by paying your share of many of your firm's overhead expenses. Choose a monthly benefit in \$100 increments between \$500 and \$2,500 — then complete and return your application today.

Summary of plan benefits

Business Overhead insurance helps pay your company's covered overhead expenses should you become disabled and unable to work at your **own specialty**. Benefits will continue until you receive the equivalent of up to 12 monthly benefit payments. Eligible expenses include:

- Office rent
- Employees' salaries and insurance premiums
- Utility bills, including electric, heat, water, gas and telephone
- Premiums for business and malpractice insurance
- Accountant's fees
- The monthly average of taxes and mortgage interest payments on the business premises you own or lease and use in your profession
- Other fixed overhead expenses that are normal and customary in operating your business

Apply for up to \$2,500 per month

Active members up to age 60 or under who work full time (at least 20 hours per week) may apply. All applications are subject to company acceptance. If a medical exam is required, it will be conducted at your convenience and at no cost to you. Coverage will begin on the first of the month following application approval and receipt of your first premium payment. You must be actively at work on the date your insurance is to take effect. If you are not, insurance will take effect on the day you resume such work.

"Own Specialty" definition of disability

You are considered to be totally disabled when you are unable to earn more than 80% of your predisability earnings at your **own specialty** for any employer in the local economy; and are unable to perform one or more of the material duties of your **own specialty due** to injury or sickness and are under the care or supervision of a licensed physician. To be covered, the sickness must begin or accident occur while your coverage is in force.

It's quick and easy to apply today

- 1. Select a monthly benefit amount of up to \$2,500.** See other side for your economical group premiums based on your age.
- 2. Choose a 90-day or 180-day waiting period** before benefit payments begin.
- 3. Complete, sign, date and return your application.** Upon acceptance, a premium notice will be sent to you with your Certificate of Insurance.

Renewable to age 70

Coverage is renewable to age 70 as long as you pay your premium when due, continue to work full time in the duties of your **own specialty**, your association continues to sponsor this plan, and the group policy remains in effect.

Premiums are waived during disability

If you become totally disabled prior to age 60 you won't have to continue paying premiums for this plan for as long as you are receiving benefits.

**Competitive Monthly Premiums (per \$100 of benefits)
Business Overhead Expense (90 Day Elimination Period)**

Attained age	\$1,500/month	\$2,500/month
Under 30	\$1.20	\$2.00
30-34	\$1.65	\$2.75
35-39	\$1.95	\$3.25
40-44	\$3.15	\$5.25
45-49	\$5.10	\$8.50
50-54	\$7.20	\$12.00
55-59	\$9.75	\$16.25

Rates are unisex and the same for tobacco and non-tobacco users.

Exclusions

This plan will not cover any of the following: your salary, fees, or any other remuneration for you; salaries or any remuneration for your replacement or any partners or members of your profession who work for or with you; salaries for any members of your family not regularly employed at least three months prior to the commencement of total disability; the cost of any goods, merchandise, materials, equipment, leased automobiles, furniture, fixtures, implements or pharmaceutical products; payment of principal of any debt; income tax; or, in the case of a partnership or shared facility, for any expense for which you are not regularly liable for payment.

Disabilities will not be covered if resulting from: war, any act of war whether declared or undeclared, or military service; insurrection or rebellion, attempted suicide (while sane or insane) or intentionally selfinflicted injury; traveling in or flying any military, test or experimental aircraft; participation in the commission or attempted commission of a felony.

No benefits are payable for any period during which you are confined in a penal or correctional institution, or for two disabilities at the same time.

30-day free look

Should you change your mind, you can return your certificate within 30 days after receiving it and obtain a full refund of your premium.

**Return your completed, signed application today.
If you have any questions, please call us at (866) 442 3810**

This is only a brief summary of benefits and is subject to the terms, conditions, limitations and exclusions of group policy number 156016, form number GCERT-2000. Coverage may vary or may not be available in all states. Like most insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Contact Wisconsin Medical Society at (866)-442-3810 for details. Eligibility is subject to underwriting approval. Insurance underwritten by Metropolitan Life Insurance Company (MetLife), New York, NY

Administered by:

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