

Disability Income Insurance

For Members of the Wisconsin Medical Society



This plan can help preserve your lifestyle if you suddenly can't work by providing a monthly income should a covered disability strike. Select a monthly benefit of up to \$10,000, and return your application today.

Summary of plan benefits

Disability Income Insurance provides a monthly income should you become disabled and unable to work at your own specialty. Members under age 60, who are actively at work 20 hours per week, may apply for up to \$10,000 per month, in increments of \$500.

Plan includes Own Specialty protection

This plan pays full benefits if you are unable to earn more than 80% of your predisability earnings at your **own specialty** for any employer in your Local economy; and are unable to perform one or more of the material duties of your **own specialty** and are receiving regular medical care from a duly licensed physician as described in your certificate.

Who is eligible

You are eligible to apply if you are a Wisconsin Medical Society member in good standing under age 60 and are actively at work on a full-time basis for at least 20 hours per week. Acceptance may be subject to evidence of insurability as determined by Metropolitan Life Insurance Company. If a medical exam is required, it will be conducted at your convenience and at no cost to you.

Maximum Benefit Period

The later of your normal retirement age as defined by Social Security or the period shown below:

Age on Date of Your Disability	Benefit Period
Less than 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, 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.

Attractive plan benefits are included

Survivor benefit: Your beneficiary will receive a survivor benefit of up to three months of payments if you die while totally disabled and receiving monthly benefits.

Waiver of premium: If you become totally disabled before age 60 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.

Effective date

Your coverage will begin on the 1st of the month following the date your application is approved, as long as your premium is paid within 30 days after you receive your **certificate of insurance**. 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.

**Competitive group rates. Monthly premiums.
(90-day waiting period)**

Member's age	Monthly Benefit		
	\$3,000	\$5,000	\$10,000
Less than 30	\$17.40	\$29.00	\$58.00
30-34	\$22.80	\$38.00	\$76.00
35-39	\$27.00	\$45.00	\$90.00
40-44	\$45.60	\$76.10	\$152.00
45-49	\$72.00	\$120.00	\$240.00
50-54	\$103.20	\$172.00	\$344.00
55-59	\$140.40	\$234.00	\$468.00

For costs of other benefit amounts, please contact your agent at 1-866-442-3810.

Customize your plan with an optional benefit

Cost of Living Adjustment Option (COLA). For an additional 9% in premium, you can increase 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.

Exclusions

1. War, whether declared or undeclared, or act of war, insurrection, rebellion, or terrorist act;
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, benefits will be limited to a maximum of 24 months.

30-day free look

If you change your mind, you can return your certificate of insurance 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.**

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.

If you have any questions, or would like a premium for an age or amount not shown here, please call us at (866) 442-3810.

Administered by:

NBFSA
221 Executive Park Blvd
Winston-Salem, NC 27103
(336) 608-3219



Insurance underwritten by Metropolitan Life Insurance Company (MetLife), New York, NY

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