



# There may be no better time to help protect the income you need.

As a valued member of the Alabama State Bar, you can apply for income protection in the event of a covered disability.

You can apply for One-Step Express Association **Long Term Disability Insurance** by answering a few medical questions. There's no health exam required and no need to see a doctor.<sup>1</sup>

***All it takes to apply is a few minutes of your time.*** It's a small investment of your time, but it's one that could help deliver income security should you ever need to use your coverage. Apply between April 16th, 2021 and June 30th, 2021.

## **Apply for up to \$6,000 per month**

Depending on your age, work status and earnings, you can apply for 70% of your pre-disability earned income,<sup>2</sup> up to \$6,000 per month, in \$500 increments.

- Members between the ages of 18 to 44 can apply for up to \$6,000 per month.
- Members between the ages of 45 and 54 can apply for up to \$3,000 per month.

Plus, you may choose from a 60-day, 90-day or 180-day waiting period before benefits begin. And, the plan offers three maximum benefit durations.

### Monthly Rates per \$1,000 benefit

(with 90-day waiting period by maximum benefit duration)

Age	Normal Retirement Age	5-Year Duration	2-Year Duration
< 30	\$7.00	\$4.17	\$2.50
30 - 34	\$8.40	\$4.83	\$3.00
35 - 39	\$9.03	\$6.33	\$3.17
40 - 44	\$14.41	\$10.00	\$4.67
45 - 49	\$16.31	\$11.83	\$6.17
50 - 54	\$25.81	\$21.67	\$8.33
55 - 59*	\$27.39	\$24.33	\$13.67
60 - 64*	\$31.67	\$33.33	\$20.67
65 - 69*	\$26.92	\$28.33	\$28.33

\*Renewal Rate Only

Rates are subject to change. Rates increase at these five-year age intervals until age 70 when coverage ends. Rates are unisex and unismoker. Rates shown are for monthly mode, and 90-day waiting period, without optional benefits. Other payment modes are available, please contact Insurance Specialists at 888-474-1959 for a full list of benefits.

Disability insurance can help provide income and financial stability when a covered injury or illness prevents you from working. With this coverage available at competitive rates, we hope you'll take advantage of this offer to apply before, June 30th, 2021.

To learn more, for your rates and/or apply for coverage, visit

<https://www.startprotectingyourfuture.com/isi/disability.html?client=ASB&ose=true>



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1. If answers to medical questions are unfavorable, then full underwriting may be required and coverage is subject to approval of insurer.
2. The amount that can be issued is capped at 70% of earned income (or \$6,000 for ages 18 – 44 and \$3,000 for ages 45 – 54), less any other disability insurance income you have in force. Pre-disability earnings include salary, commissions, bonuses and any other compensation for professional services. Coverage terminates at age 70.

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.

Your coverage can continue as long as you pay your premium when due, remain a member, have not reached age 70, 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.

Disabilities will not be covered if caused or contributed to by: war, whether declared or undeclared, or act of war, insurrection, rebellion; active participation in a riot; attempted suicide; intentionally self-inflicted injury; or commission of or attempt to commit a felony.

You are not covered for a disability caused or substantially contributed to by a pre-existing condition, or the medical or surgical treatment of a pre-existing condition. Pre-existing condition means you received medical treatment, care or services for a diagnosed condition, or took prescribed medication for a diagnosed condition in the 6 months immediately prior to the effective date of coverage, and the disability caused or substantially contributed to by the condition begins in the first 12 months after the effective date of coverage. Please see the certificate of insurance or contact Insurance Specialists at 888-474-1959 for additional details.

If you are disabled due to alcohol, drug, substance abuse or addiction or mental or nervous disorders or disease, we will limit disability benefits to a lifetime maximum of 24 months or the maximum benefit period. Please see the certificate of insurance or contact Insurance Specialists at 888-474-1959 for additional details.

Income that will reduce your disability benefit includes: any income received for disability under a self-funded plan, or other arrangement if the policyholder contributes toward it or makes payroll deductions for it; and any income that you receive from working while disabled to the extent that such income reduces the amount of your monthly benefit as described in rehabilitation incentives (This includes but is not limited to salary, commissions, overtime pay, bonus or other extra pay arrangements from any source)

Coverage may not be available in all states. Please call Insurance Specialists, Inc. at 1-888-474-1959 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.

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 call Insurance Specialists, Inc. at 1-888-474-1959 for costs and complete details.

Policy form GPNP99

Policy number 151697-1-G

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L0221011486[exp0422][All States][DC, GU, MP, PR, VI]