



## FAQs Frequently Asked Questions

### One-Step Express Term Life Insurance

#### Q. What is this New One-Step Express Term Life Insurance Offer?

A. You and your spouse/domestic partner may apply for coverage, using our short form application. This form includes only five 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.<sup>1</sup>

#### Q. Who is eligible for One-Step Express Term Life Insurance coverage?

A. You and your spouse/domestic partner are eligible for coverage if you are both age 59 or younger.

#### Q. What amount of coverage is available?

A. If you are 39 or younger: **up to \$250,000**  
If you are age 40 to 49 or younger: **up to \$150,000 of coverage**  
If you are age 50 – 59: **up to \$100,000 of coverage**

#### Q. What if I want more coverage than what is available through One-Step Express?

A. You can apply for up to \$2,000,000 of coverage by completing our standard application that asks additional medical questions. 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.

Spouses may apply for up to \$1,000,000 of coverage following the same process.

If you or your spouse elect coverage using the standard application, you may also insure your unmarried, dependent children from 14 days to 25 years of age for \$10,000 of coverage.

#### Q. Will this plan pay in addition to other coverage?

A. Yes, this plan pays in addition to any other insurance coverage you have. The plan also stays with you until your coverage ends – even if you change jobs.

#### Q. What are the renewal terms of this coverage?

A. Your coverage cannot be cancelled as long as you pay your premium when due, and you have not reached age 75, the group policy remains in force, insurance does not end for your class and your association continues to participate in the trust.

#### Q. What can I expect to pay for this coverage?

A. Here's how affordable this plan can be\*:

- A 34-year old individual purchasing \$250,000 of coverage will pay just \$112.25 semi-annually. This assumes the individual qualifies for the non-smoker rate.
- A 39-year old individual purchasing \$250,000 of coverage will pay just \$138.00 This assumes the individual qualifies for the non-smoker rate.

### Optional Plan Features<sup>2</sup>

#### Waiver of Premium<sup>3</sup>

If You become Totally Disabled while you have been insured for at least 12 months for Supplemental Life Insurance under this policy, you may qualify to continue your insurance and your premium payment will not be required until you are no longer Totally Disabled or you turn 75 years of age.

To qualify, you must be less than 60 years of age when Total Disability begins.

#### Accidental Death and Dismemberment

This valuable benefit allows you to increase your family's financial protection as a result of a covered accident. This coverage is available for members enrolling under the age of 60 in increments of \$10,000 to a maximum of \$500,000 without requiring any evidence of insurability.

Benefits are available for accidental death and accidental injuries that result in dismemberment, brain damage, paralysis and coma; as well as loss of sight hearing and speech.

#### Accelerated Benefits Option<sup>4</sup>

You can receive up to 80% of your Supplemental Life Insurance proceeds (to a maximum of \$500,000, whichever is less) 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.

Look at the chart below to find your rate.<sup>5</sup>

### SEMI-ANNUAL One-Step Express Term Life Premiums

Age	Benefit Amount	Non-Smoker* Member
20 – 24	\$100,000	\$18.60
	\$150,000	\$27.90
	\$250,000	\$46.50
25 – 29	\$100,000	\$24.80
	\$150,000	\$37.20
	\$250,000	\$62.00
30 – 34	\$100,000	\$47.60
	\$150,000	\$71.40
	\$250,000	\$112.25
35 – 39	\$100,000	\$69.70
	\$150,000	\$104.55
	\$250,000	\$138.00
40 – 44	\$100,000	\$80.70
	\$150,000	\$121.05
45 – 49	\$100,000	\$131.80
	\$150,000	\$197.70
50 – 54	\$100,000	\$195.30
55 – 59	\$100,000	\$267.70

\* Non-Smoker rates are for those who have not used tobacco in any form during the past 12 months and whose lifestyle and health history meet the Non-Smoker underwriting guidelines.

Premiums shown for each age are semi-annual rates for the initial premium period and are adjusted when you reach a new age bracket every five years until coverage terminates at age 75. Rates for tobacco users are available from the plan administrator.

This plan is available to TN residents only.

\* Rates are adjusted when you reach a new age bracket every five years until coverage terminates at age 75.

<sup>1</sup> If answers to medical questions are answered unfavorably, full underwriting may be required and coverage is subject to approval of insurer

<sup>2</sup> There may be additional charges, please contact 800-347-1109 for additional details.

<sup>3</sup> Total Disability or Totally Disabled means, for purpose of this section, that due to an injury or sickness

- You are unable to perform the material duties of Your regular job; and
- You are unable to perform any other job for which You are fit by education, training or experience.

<sup>4</sup> The Accelerated Benefits Option (ABO) is subject to state regulation and generally receives favorable federal income tax treatment. You are advised to consult with an independent tax advisor about your own circumstances. You are advised to consult with a legal advisor concerning the effect that receipt of ABO benefits will have on other benefits such as benefits from public assistance programs.

<sup>5</sup> Rates are subject to change.

Like most insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. All policies and riders may not be available in all states for all ages. Coverage is subject to underwriting approval. Please contact IPSCO at 800-347-1109 for complete details.

Policy Form Number 165928-1-G



Administered by:

IPSCO  
6505 Lee Highway  
Chattanooga, TN 37421-2420  
Toll-Free: 800.347.1109

**MetLife**

Metropolitan Life Insurance Company  
200 Park Avenue  
New York, NY 10166  
metlife.com

### Choose a payment plan that's right for you.

You cannot be singled out for a rate increase. Rates increase only as you enter a new five-year age bracket, or if rates are adjusted for the entire group.

After you receive your Certificate of Insurance, you'll have a full 30 days to review it thoroughly. If you are not 100% satisfied that this is the right insurance for you, simply return it within 30 days of receipt and your premium will be refunded.

To apply please visit [www.tbainsurance.com](http://www.tbainsurance.com) or call **800-347-1109** with any questions.